



INVESTMENT  
FUNDS

IAG Savings and  
Retirement Plan

FUND  
FACTS

As at December 31, 2021





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## List of Funds Offered by iA Financial Group

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Focus Prudent	iA Investment Management	OCT 2002
Focus Moderate	iA Investment Management	OCT 2002
Focus Balanced	iA Investment Management	OCT 2002
Focus Growth	iA Investment Management	OCT 2002
Focus Aggressive	iA Investment Management	OCT 2002
<b>SELECTION FUNDS</b>		
Selection Prudent	iA Investment Management	DEC 2013
Selection Moderate	iA Investment Management	DEC 2013
Selection Balanced	iA Investment Management	DEC 2013
Selection Growth	iA Investment Management	DEC 2013
Selection Aggressive	iA Investment Management	DEC 2013
<b>DISCIPLINED FUNDS</b>		
Disciplined Prudent (iAIM)	iA Investment Management	SEP 2020
Disciplined Moderate (iAIM)	iA Investment Management	SEP 2020
Disciplined Balanced (iAIM)	iA Investment Management	SEP 2020
Disciplined Growth (iAIM)	iA Investment Management	SEP 2020
<b>INCOME FUNDS</b>		
Money Market	iA Investment Management	SEP 1991
Short Term Bond	iA Investment Management	JAN 1998
Bond	iA Investment Management	MAY 1977
Disciplined Bond (iAIM)	iA Investment Management	SEP 2020
Canadian Corporate Bond	iA Investment Management	MAY 2016
Core Plus Bond (Wellington Square)	Wellington Square	JUL 2010
Fixed Income Managed Portfolio	iA Investment Management	OCT 2021
Global Multisector Bond (Loomis Sayles)	Loomis, Sayles & Company	OCT 2021
Global Fixed Income (PIMCO)	PIMCO	MAR 2013
Floating Rate Income (Wellington Square)	Wellington Square	OCT 2019
Strategic Corporate Bond <sup>1</sup>	IA Clarington Investments Inc.	JAN 2012
Fidelity American High Yield Currency Neutral	Fidelity Investments	JUN 2015
<b>DIVERSIFIED FUNDS</b>		
Diversified Security	iA Investment Management	JAN 1999
Diversified	iA Investment Management	JAN 1987
Diversified Opportunity	iA Investment Management	JAN 1999
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
Strategic Income	IA Clarington Investments Inc.	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 (iAIM)	iA Investment Management	OCT 2018
Global Asset Allocation (iAIM)	iA Investment Management	OCT 2018
Global Asset Allocation Opportunity (iAIM)	iA Investment Management	OCT 2018
<b>CANADIAN HYBRID FUNDS</b>		
Canadian Disciplined Equity (iAIM) Hybrid 75/25	iA Investment Management	SEP 2020
Strategic Equity Income Hybrid 75/25	IA Clarington Investments Inc.	JAN 2011
Dividend Growth Hybrid 75/25	iA Investment Management	JAN 2011
Canadian Equity Index Hybrid 75/25	iA Investment Management	JAN 2011
Fidelity True North <sup>®</sup> Hybrid 75/25	Fidelity Investments	JAN 2011
Canadian Equity Growth Hybrid 75/25	iA Investment 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

## List of Funds Offered by iA Financial Group

iA Financial Group Funds	Investment Advisor	Inception Date
<b>GLOBAL HYBRID FUNDS</b>		
Global Disciplined Equity (iAIM) Hybrid 75/25	iA Investment Management	SEP 2020
Global Dividend (Dynamic) Hybrid 75/25	Dynamic Funds	JAN 2011
Global Equity Hybrid 75/25	iA Investment Management	JAN 2011
Fidelity NorthStar® Hybrid 75/25	Fidelity Investments	JAN 2011
Thematic Innovation Hybrid 75/25 <sup>2</sup>	iA Investment Management	JAN 2011
U.S. Disciplined Equity (iAIM) Hybrid 75/25	iA Investment Management	SEP 2020
<b>CANADIAN EQUITY FUNDS</b>		
Strategic Equity Income	IA Clarington Investments Inc.	NOV 2005
Dividend Growth	iA Investment Management	NOV 2005
Canadian Equity Index	iA Investment Management	SEP 2001
Fidelity True North®	Fidelity Investments	JAN 1999
Canadian Equity Growth	iA Investment Management	OCT 2001
Fidelity Canadian Opportunities	Fidelity Investments	JAN 1999
Canadian Equity Small Cap (QV)	QV Investors Inc.	NOV 2008
North American Equity	iA Investment Management	MAY 1969
<b>U.S. &amp; INTERNATIONAL EQUITY FUNDS</b>		
Global Equity Index ACWI (BlackRock)	BlackRock	OCT 2018
Global Dividend (Dynamic)	Dynamic Funds	NOV 2006
Global Equity	iA Investment Management	JUL 2009
Global Opportunities (Loomis Sayles)	Loomis Sayles & Company	OCT 2020
Global True Conviction	iA Investment Management	JAN 2011
Fidelity Global Concentrated Equity	Fidelity Investments	DEC 2017
Fidelity NorthStar®	Fidelity Investments	NOV 2005
International Equity Index (BlackRock)	BlackRock	SEP 1999
International Equity	iA Investment 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 Investment Management	OCT 2018
American (Dynamic)	Dynamic Funds	OCT 2019
U.S. Equity	iA Investment Management	DEC 2006
U.S. Dividend Growth	iA Investment Management	NOV 2005
<b>SPECIALTY FUNDS</b>		
Fidelity Global Innovators®	Fidelity Investments	OCT 2021
Asian Pacific (Dynamic)	Dynamic Funds	JAN 2000
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 Investment Management	OCT 2003
U.S. DAQ Index	iA Investment Management	SEP 1999
<b>INDEXIA FUNDS</b>		
Indexia Prudent	iA Investment Management	DEC 2017
Indexia Moderate	iA Investment Management	DEC 2017
Indexia Balanced	iA Investment Management	DEC 2017
Indexia Growth	iA Investment Management	DEC 2017
Indexia Aggressive	iA Investment Management	DEC 2017
<b>FORLIFE SERIES FUNDS – INCOME STAGE</b>		
FORLIFE Guaranteed Maximum Income	iA Investment Management	NOV 2014
FORLIFE Guaranteed Income & Growth	iA Investment 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**

BlackRock  
161 Bay Street, Suite 2500  
PO Box 614  
Toronto, Ontario M5J 2S1

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

Fidelity Investments Canada Limited  
483 Bay Street, Suite 300  
Toronto, Ontario M5G 2N7

GLOBAL DIVIDEND (DYNAMIC) HYBRID 75/25  
GLOBAL DIVIDEND (DYNAMIC)  
AMERICAN (DYNAMIC)  
ASIAN PACIFIC (DYNAMIC)  
GLOBAL INFRASTRUCTURE (DYNAMIC)

 **Dynamic Funds**  
Invest with Advice.

Dynamic Funds  
1 Adelaide Street East, 2<sup>nd</sup> Floor  
Toronto, Ontario M5C 2V9

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

 **QV**  
Investors Inc.

QV Investors Inc.  
Livingston Place, South Tower  
222 - 3<sup>rd</sup> Avenue SW, Suite 1008  
Calgary, Alberta T2P 0B4

EMERGING MARKETS (JARISLOWSKY FRASER)

**JARISLOWSKY FRASER**  
GLOBAL INVESTMENT MANAGEMENT

Jarislowsky Fraser Limited  
1010 Sherbrooke Street W.  
Montreal, Quebec H3A 2R7

GLOBAL MULTISECTOR BOND (LOOMIS SAYLES)  
GLOBAL DIVERSIFIED (LOOMIS SAYLES)<sup>2</sup>  
GLOBAL OPPORTUNITIES (LOOMIS SAYLES)

 **LOOMIS | SAYLES**

Loomis, Sayles & Company  
One Financial Center  
655 Atlantic Ave, Boston  
Boston, MA 02111

SRI MODERATE (INHANCE)  
SRI BALANCED (INHANCE)  
SRI GROWTH (INHANCE)

**Vancity**

Vancity Investment Management Ltd.  
900 West Hastings Street, Suite 300  
Vancouver, British Columbia V6C 1E5

GLOBAL FIXED INCOME (PIMCO)

**P I M C O**

PIMCO Canada Corp.  
199, Bay Street, Suite 2050  
Commerce Court Station  
P.O. Box 363  
Toronto, Ontario M5L 1G2

GLOBAL HEALTH CARE (RENAISSANCE)

 **CIBC**  
Asset Management

CIBC Asset Management  
1500 University Street, Suite 800  
Montreal, Quebec H3A 3S6

STRATEGIC CORPORATE BOND<sup>1</sup>  
STRATEGIC INCOME  
STRATEGIC EQUITY INCOME HYBRID 75/25  
STRATEGIC EQUITY INCOME

 **iA** **Clarington**  
Investments

IA Clarington Investments Inc.  
522 University Avenue, Suite 700  
Toronto, Ontario M5G 1Y7



## Professional Management of the Funds

CORE PLUS BOND (WELLINGTON SQUARE)  
FLOATING RATE INCOME (WELLINGTON SQUARE)

WSQ WELLINGTON SQUARE

Wellington Square  
150 King Street West, Suite 2010  
P.O. Box 5  
Toronto, Ontario M5H 1J9

FOCUS PRUDENT  
FOCUS MODERATE  
FOCUS BALANCED  
FOCUS GROWTH  
FOCUS AGGRESSIVE  
SELECTION PRUDENT  
SELECTION MODERATE  
SELECTION BALANCED  
SELECTION GROWTH  
SELECTION AGGRESSIVE  
DISCIPLINED PRUDENT (IAIM)  
DISCIPLINED MODERATE (IAIM)  
DISCIPLINED BALANCED (IAIM)  
DISCIPLINED GROWTH (IAIM)  
MONEY MARKET  
SHORT TERM BOND  
BOND  
DISCIPLINED BOND (IAIM)  
CANADIAN CORPORATE BOND  
FIXED INCOME MANAGED PORTFOLIO  
DIVERSIFIED SECURITY  
DIVERSIFIED  
DIVERSIFIED OPPORTUNITY  
GLOBAL ASSET ALLOCATION SECURITY (IAIM)  
GLOBAL ASSET ALLOCATION (IAIM)  
GLOBAL ASSET ALLOCATION OPPORTUNITY (IAIM)  
CANADIAN DISCIPLINED EQUITY (IAIM) HYBRID 75/25  
DIVIDEND GROWTH HYBRID 75/25  
CANADIAN EQUITY INDEX HYBRID 75/25  
CANADIAN EQUITY GROWTH HYBRID 75/25  
GLOBAL DISCIPLINED EQUITY (IAIM) HYBRID 75/25  
GLOBAL EQUITY HYBRID 75/25  
THEMATIC INNOVATION HYBRID 75/25<sup>1</sup>  
U.S. DISCIPLINED EQUITY (IAIM) HYBRID 75/25  
DIVIDEND GROWTH  
CANADIAN EQUITY INDEX  
CANADIAN EQUITY GROWTH  
NORTH AMERICAN EQUITY  
GLOBAL EQUITY  
GLOBAL TRUE CONVICTION  
INTERNATIONAL EQUITY  
THEMATIC INNOVATION  
U.S. EQUITY  
U.S. DIVIDEND GROWTH  
REAL ESTATE INCOME  
U.S. DAQ INDEX  
INDEXIA PRUDENT  
INDEXIA MODERATE  
INDEXIA BALANCED  
INDEXIA GROWTH  
INDEXIA AGGRESSIVE  
FORLIFE GUARANTEED MAXIMUM INCOME  
FORLIFE GUARANTEED INCOME & GROWTH



iA Investment Management  
1080 Grande Allée West  
PO Box 1907, Station Terminus  
Quebec City, QC G1K 7M3

<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, 2021

	Management Fees (%) <sup>1</sup>					Underlying Fund Fee (%) <sup>2</sup>	Management Expense Ratio (MER) (%) <sup>3</sup>					Fund Fee Rate (%) <sup>1</sup>		
	Classic Series 75/75	Classic Series 75/75 Prestige	Series 75/100	Series 75/100 Prestige	Ecoflex Series 100/100 FORLIFE Series		Classic Series 75/75	Classic Series 75/75 Prestige	Series 75/100	Series 75/100 Prestige	Ecoflex Series 100/100 FORLIFE Series	Series 75/100 Series 75/100 Prestige	Ecoflex Series 100/100	FORLIFE Series
<b>FOCUS FUNDS</b>														
Focus Prudent	2.08	1.90	2.24	2.00	2.34	0.01	2.60	2.39	2.77	2.51	2.90	0.10	0.25	0.10
Focus Moderate	2.13	1.93	2.28	2.09	2.44	0.02	2.64	2.39	2.83	2.62	3.02	0.10	0.40	0.10
Focus Balanced	2.17	1.98	2.33	2.16	2.52	0.02	2.68	2.46	2.87	2.67	3.11	0.10	0.40	0.25
Focus Growth	2.22	2.03	2.37	2.19	2.60	0.02	2.73	2.51	2.91	2.70	3.20	0.10	0.50	0.40
Focus Aggressive	2.26	2.04	2.50	2.28	2.66	0.03	2.78	2.58	3.05	2.88	3.25	0.20	0.65	0.50
<b>SELECTION FUNDS</b>														
Selection Prudent	2.03	1.89	2.20	1.94	2.25	0.01	2.57	2.41	2.74	2.39	2.80	0.10	0.25	0.10
Selection Moderate	2.08	1.95	2.26	2.03	2.33	0.01	2.63	2.48	2.81	2.56	2.92	0.10	0.40	0.10
Selection Balanced	2.15	2.02	2.33	2.12	2.42	0.01	2.71	2.54	2.90	2.65	3.02	0.10	0.40	0.25
Selection Growth	2.23	2.10	2.41	2.22	2.53	0.02	2.80	2.65	2.98	2.79	3.15	0.10	0.50	0.40
Selection Aggressive	2.30	2.17	2.56	2.31	2.61	0.02	2.88	2.71	3.15	2.87	3.24	0.20	0.65	0.50
<b>INCOME FUNDS</b>														
Money Market	1.05	1.00	1.23	1.17	1.29	-	1.41	1.35	1.60	1.55	1.67	0.10	0.25	0.10
Short Term Bond	1.75	1.60	1.91	1.69	1.91	0.01	2.21	2.03	2.43	2.17	2.38	0.10	0.25	0.10
Bond	1.73	1.60	1.89	1.69	1.91	0.01	2.19	2.03	2.38	2.13	2.41	0.10	0.25	0.10
Canadian Corporate Bond	1.73	1.60	1.85	1.69	-	0.00	2.16	1.96	2.33	2.16	-	0.10	-	-
Core Plus Bond (Wellington Square)	1.77	1.65	1.98	1.79	2.03	-	2.23	2.09	2.49	2.26	2.54	0.10	0.25	0.10
Fixed Income Managed Portfolio <sup>5</sup>	1.90	1.75	2.08	1.91	-	0.00	2.37	2.20	2.57	2.38	-	0.10	-	-
Global Multisector Bond (Loomis Sayles) <sup>5</sup>	2.00	1.83	2.18	2.03	-	-	2.48	2.28	2.68	2.51	-	0.10	-	-
Global Fixed Income (PIMCO)	2.10	1.88	2.25	2.08	-	-	2.59	2.33	2.77	2.58	-	0.10	-	-
Floating Rate Income (Wellington Square)	1.74	1.65	1.92	1.79	-	-	2.23	2.09	2.40	2.24	-	0.10	-	-
Strategic Corporate Bond <sup>3</sup>	1.72	1.62	1.92	1.75	2.02	0.01	2.19	2.07	2.44	2.25	2.54	0.10	-	0.10
Fidelity American High Yield Currency Neutral	2.11	1.97	2.24	2.14	-	-	2.64	2.46	2.79	2.64	-	0.10	-	-
<b>DIVERSIFIED FUNDS</b>														
Diversified Security	2.04	1.89	2.22	2.07	2.39	0.06	2.63	2.46	2.83	2.64	3.03	0.10	0.25	0.10
Diversified	2.08	1.75	2.25	1.93	2.41	0.02	2.63	2.26	2.83	2.45	3.02	0.10	0.40	0.25
Diversified Opportunity	2.13	1.77	2.31	1.94	2.46	0.01	2.66	2.21	2.84	2.44	3.04	0.10	0.50	0.40
SRI Moderate (Inhance)	2.22	2.04	2.47	2.11	2.63	-	2.79	2.58	3.07	2.67	3.26	0.10	0.40	-
SRI Balanced (Inhance)	2.27	2.11	2.52	2.22	2.68	-	2.81	2.65	3.09	2.71	3.24	0.10	0.50	0.25
SRI Growth (Inhance)	2.32	2.14	2.57	2.21	2.73	-	2.89	2.66	3.14	2.75	3.36	0.10	0.50	-
Strategic Income	2.06	1.68	2.24	1.79	2.64	0.00	2.52	2.09	2.75	2.26	3.17	0.10	0.50	0.25
Global Diversified (Loomis Sayles) <sup>3</sup>	2.16	1.98	2.35	2.10	2.68	-	2.65	2.45	2.88	2.61	3.23	0.10	0.50	0.25
Fidelity Global Monthly Income	2.38	2.20	2.56	2.34	-	-	2.89	2.68	3.08	2.83	-	0.10	-	-
Fidelity Multi-Asset Innovation <sup>5</sup>	2.50	2.32	2.68	2.46	-	-	3.04	2.84	3.24	3.00	-	0.20	-	-
Global Asset Allocation Security (iAIM)	2.07	1.93	2.25	2.10	-	0.07	2.68	2.50	2.88	2.70	-	0.10	-	-
Global Asset Allocation (iAIM)	2.12	1.88	2.40	2.09	-	0.05	2.70	2.44	3.03	2.68	-	0.10	-	-
Global Asset Allocation Opportunity (iAIM)	2.16	1.91	2.43	2.12	-	0.04	2.75	2.46	3.02	2.60	-	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	Classic Series 75/75 Prestige	Series 75/100	Series 75/100 Prestige	Ecoflex Series 100/100 FORLIFE Series		Classic Series 75/75	Classic Series 75/75 Prestige	Series 75/100	Series 75/100 Prestige	Ecoflex Series 100/100 FORLIFE Series	Series 75/100 Series 75/100 Prestige	Ecoflex Series 100/100	FORLIFE Series
<b>CANADIAN HYBRID FUNDS</b>														
Strategic Equity Income Hybrid 75/25	2.00	1.61	2.17	1.65	2.17	0.00	2.48	2.06	2.60	2.04	2.69	0.10	0.50	0.40
Dividend Growth Hybrid 75/25	2.01	1.61	2.20	1.71	2.27	0.00	2.48	2.01	2.69	2.17	2.79	0.10	0.50	0.40
Canadian Equity Index Hybrid 75/25	2.08	1.71	2.29	1.84	2.08	0.00	2.57	2.18	2.75	2.34	2.58	0.20	0.65	0.40
Fidelity True North® Hybrid 75/25	2.19	1.98	2.45	2.29	2.76	0.00	2.69	2.48	2.95	2.83	3.34	0.20	0.65	0.40
Canadian Equity Growth Hybrid 75/25	2.12	1.73	2.35	1.86	2.35	0.00	2.58	2.16	2.86	2.36	2.88	0.20	0.65	0.40
Fidelity Canadian Opportunities Hybrid 75/25 <sup>3</sup>	2.20	1.97	2.39	2.13	2.76	0.00	2.68	2.43	2.91	2.64	3.36	0.20	0.65	0.40
Canadian Equity Small Cap (QV) Hybrid 75/25 <sup>3</sup>	2.46	2.24	2.69	2.32	2.69	0.00	2.96	2.76	3.25	2.84	3.27	0.20	-	0.40
<b>GLOBAL HYBRID FUNDS</b>														
Global Dividend (Dynamic) Hybrid 75/25	2.35	2.15	2.57	2.27	2.66	0.04	2.86	2.60	3.11	2.80	3.25	0.20	0.65	0.40
Global Equity Hybrid 75/25	2.19	1.88	2.43	2.06	2.54	0.00	2.68	2.31	2.89	2.45	3.11	0.20	0.65	0.40
Fidelity NorthStar® Hybrid 75/25	2.36	2.14	2.61	2.42	2.78	0.00	2.88	2.64	3.15	3.01	3.39	0.20	0.65	0.40
Thematic Innovation Hybrid 75/25 <sup>3</sup>	2.24	2.01	2.47	2.19	2.66	0.00	2.73	2.43	3.02	2.71	3.24	0.20	0.65	0.40
<b>CANADIAN EQUITY FUNDS</b>														
Strategic Equity Income	2.09	1.69	2.27	1.77	2.27	-	2.55	2.12	2.78	2.22	2.80	0.20	0.75	0.50
Dividend Growth	2.10	1.72	2.34	1.84	2.36	-	2.57	2.14	2.85	2.25	2.85	0.20	0.75	0.50
Canadian Equity Index	2.16	1.75	2.37	1.90	2.26	0.00	2.65	2.21	2.88	2.36	2.82	0.30	0.75	-
Fidelity True North®	2.33	2.12	2.58	2.37	-	-	2.86	2.62	3.13	2.92	-	0.30	-	-
Canadian Equity Growth	2.21	1.84	2.43	1.97	2.42	-	2.71	2.31	2.96	2.42	3.01	0.30	0.75	-
Fidelity Canadian Opportunities	2.34	2.09	2.57	2.30	-	-	2.84	2.57	3.11	2.83	-	0.30	-	-
Canadian Equity Small Cap (QV)	2.55	2.32	2.78	2.44	-	-	3.05	2.79	3.35	2.95	-	0.30	-	-
North American Equity	2.21	1.86	2.44	2.07	-	-	2.73	2.35	3.03	2.57	-	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	Classic Series 75/75 Prestige	Series 75/100	Series 75/100 Prestige	Ecoflex Series 100/100 FORLIFE Series		Classic Series 75/75	Classic Series 75/75 Prestige	Series 75/100	Series 75/100 Prestige	Ecoflex Series 100/100 FORLIFE Series	Series 75/100 Series 75/100 Prestige	Ecoflex Series 100/100	FORLIFE Series
<b>U.S. &amp; INTERNATIONAL EQUITY FUNDS</b>														
Global Equity Index ACWI (BlackRock)	2.14	1.78	2.41	1.96	2.41	0.00	2.62	2.21	2.90	2.43	2.99	0.30	0.75	-
Global Dividend (Dynamic)	2.44	2.21	2.74	2.35	-	0.05	2.99	2.73	3.31	2.89	-	0.30	-	-
Global Equity	2.32	1.94	2.59	2.13	-	0.00	2.80	2.36	3.11	2.63	-	0.30	-	-
Global Opportunities (Loomis Sayles)	2.23	2.05	2.55	2.36	-	-	2.70	2.54	3.06	2.84	-	0.30	-	-
Global True Conviction	2.32	1.92	2.60	2.10	-	0.01	2.83	2.41	3.10	2.55	-	0.30	-	-
Fidelity Global Concentrated Equity	2.41	2.21	2.68	2.39	-	0.15	3.13	2.91	3.42	3.09	-	0.30	-	-
Fidelity NorthStar®	2.49	2.29	2.77	2.51	-	-	3.04	2.81	3.36	3.05	-	0.30	-	-
International Equity Index (BlackRock)	2.21	2.02	2.45	2.02	2.38	0.03	2.74	2.55	3.00	2.54	2.96	0.30	0.75	-
International Equity	2.32	1.96	2.56	2.17	-	0.01	2.81	2.38	3.10	2.70	-	0.30	-	-
Fidelity European Equity	2.40	2.20	2.67	2.48	-	-	2.93	2.71	3.25	3.06	-	0.30	-	-
U.S. Equity Index (BlackRock)	2.21	2.04	2.45	2.10	2.38	0.00	2.70	2.48	2.95	2.58	2.92	0.30	0.75	-
Fidelity Insights	2.43	2.25	2.70	2.34	-	-	2.95	2.74	3.22	2.84	-	0.30	-	-
Thematic Innovation	2.12	1.76	2.30	1.94	2.46	-	2.61	2.20	2.81	2.42	2.95	0.30	0.75	-
American (Dynamic)	2.29	2.11	2.56	2.20	-	0.04	2.77	2.56	3.06	2.69	-	0.30	-	-
U.S. Equity	2.32	1.96	2.56	2.14	2.46	-	2.83	2.43	3.10	2.64	3.04	0.30	0.75	-
U.S. Dividend Growth	2.16	1.79	2.45	2.08	2.46	-	2.64	2.22	2.96	2.53	2.97	0.30	0.75	-
<b>SPECIALTY FUNDS</b>														
Fidelity Global Innovators <sup>5</sup>	2.94	2.76	3.16	2.85	-	-	3.53	3.32	3.78	3.43	-	0.30	-	-
Asian Pacific (Dynamic)	2.50	2.30	2.73	2.38	-	0.09	3.09	2.87	3.33	2.96	-	0.30	-	-
Emerging Markets (Jarislowsky Fraser)	2.62	2.46	2.87	2.51	-	0.01	3.18	3.01	3.42	3.07	-	0.30	-	-
Global Health Care (Renaissance)	2.88	2.68	3.06	2.70	-	-	3.43	3.22	3.62	3.23	-	0.30	-	-
Global Infrastructure (Dynamic)	2.43	2.25	2.60	2.24	-	0.09	3.06	2.87	3.21	2.83	-	0.30	-	-
Real Estate Income	2.35	1.89	2.58	2.09	-	0.00	2.85	2.34	3.11	2.60	-	0.30	-	-
U.S. DAQ Index	2.42	2.21	2.51	2.06	-	0.02	2.92	2.70	3.00	2.52	-	0.30	-	-
<b>INDEXIA FUNDS</b>														
Indexia Prudent	1.52	1.43	1.83	1.70	-	0.01	1.96	1.85	2.30	2.17	-	0.10	-	-
Indexia Moderate	1.52	1.43	1.83	1.70	-	0.01	1.96	1.86	2.24	2.16	-	0.10	-	-
Indexia Balanced	1.52	1.43	1.83	1.70	-	0.01	1.95	1.84	2.25	2.12	-	0.10	-	-
Indexia Growth	1.52	1.43	1.83	1.70	-	0.01	1.96	1.85	2.25	2.15	-	0.20	-	-
Indexia Agressive	1.52	1.43	1.83	1.70	-	0.02	1.97	1.88	2.25	2.03	-	0.20	-	-
<b>FORLIFE SERIES FUNDS - Income Stage</b>														
FORLIFE Guaranteed Maximum Income <sup>4</sup>	-	-	-	-	1.55	-	-	-	-	-	2.84	-	-	-
FORLIFE Guaranteed Income & Growth <sup>4</sup>	-	-	-	-	1.78	0.01	-	-	-	-	3.07	-	-	-

<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 2021) 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.

### FOCUS FUNDS

#### FOCUS PRUDENT

**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.

#### FOCUS MODERATE

**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.

#### FOCUS BALANCED

**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.

#### FOCUS GROWTH

**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.

#### FOCUS AGGRESSIVE

**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.

## SELECTION FUNDS

### SELECTION PRUDENT

**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.

### SELECTION MODERATE

**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.

### SELECTION BALANCED

**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.

### SELECTION GROWTH

**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.

### SELECTION AGGRESSIVE

**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.

## DISCIPLINED FUNDS

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### DISCIPLINED PRUDENT (iAIM)

**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.

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### DISCIPLINED MODERATE (iAIM)

**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.

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### DISCIPLINED BALANCED (iAIM)

**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.

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### DISCIPLINED GROWTH (iAIM)

**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.

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## INCOME FUNDS

### MONEY MARKET

Risk: I C 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

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

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 (iAIM)

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

Risk: I C \$ E D L

#### 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 D L

#### 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.



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**FIXED INCOME MANAGED PORTFOLIO****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.

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**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.

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**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.

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**FLOATING RATE INCOME (WELLINGTON SQUARE)****Risk: I C \$ E D L****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.

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**STRATEGIC CORPORATE BOND<sup>1</sup>****Risk: I C \$ D L****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.

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**FIDELITY AMERICAN HIGH YIELD CURRENCY NEUTRAL****Risk: A I C \$ E D L****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.

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

## DIVERSIFIED FUNDS<sup>1</sup>

### DIVERSIFIED SECURITY

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.

### DIVERSIFIED

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.

### DIVERSIFIED OPPORTUNITY

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.

### 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 Conservative SRI Portfolio<sup>2</sup>, 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.

### 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.

<sup>1</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>2</sup> As of January 20, 2022, the name of the underlying fund in which the SRI Moderate (Inhance) Fund is invested is changed to "IA Clarington Inhance Moderate SRI Portfolio".

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**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.

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**STRATEGIC INCOME****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.

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**GLOBAL DIVERSIFIED (LOOMIS SAYLES)<sup>1</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.

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**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.

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**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.

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**GLOBAL ASSET ALLOCATION SECURITY (iAIM)****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.

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<sup>1</sup> Fund closed to new investments in the Ecoflex Series 100/100 and FORLIFE Series.

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**GLOBAL ASSET ALLOCATION (iAIM)****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.

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**GLOBAL ASSET ALLOCATION OPPORTUNITY (iAIM)****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.

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## CANADIAN HYBRID FUNDS

### CANADIAN DISCIPLINED EQUITY (iAIM) 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 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 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.

### CANADIAN EQUITY INDEX 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 E \$ 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.

### CANADIAN EQUITY GROWTH 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>1</sup>

Risk: A \$ A S 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 SMALL CAP (QV) HYBRID 75/25<sup>2</sup>

Risk: A \$ A S 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.

<sup>1</sup> Funds closed to new investments in the Ecoflex Series 100/100 and FORLIFE Series.

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

## GLOBAL HYBRID FUNDS

### GLOBAL DISCIPLINED EQUITY (iAIM) 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 (DYNAMIC) 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 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 HYBRID 75/25<sup>1</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 (iAIM) 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.

<sup>1</sup> Funds closed to new investments in the Ecoflex Series 100/100 and FORLIFE Series.

## CANADIAN EQUITY FUNDS

### STRATEGIC EQUITY INCOME

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

Risk: A D

#### Investment Objectives

Invests in an underlying fund which aims to generate regular dividends that will be reinvested in the Fund while seeking long-term capital growth. The Fund is mostly composed of stocks of Canadian blue-chip style companies. Mainly invests in equities of large capitalization companies.

#### Investment Strategy

The Fund invests in units of the IA Clarington Dividend Growth Class, which is mainly composed of common and preferred shares of large Canadian blue-chip style companies with a substantial capital appreciation and good payment of dividends.

### CANADIAN EQUITY INDEX

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®

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® 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

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 \$ AS E 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.



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**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.

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**NORTH AMERICAN EQUITY****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 EQUITY

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 good growth potential and attractive value, from various global financial markets.

### GLOBAL OPPORTUNITIES (LOOMIS SAYLES)

Risk: A \$ I L M A S E 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

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.

### 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.

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**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.

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**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.

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**INTERNATIONAL EQUITY****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.

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**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.

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**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.

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**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.

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**THEMATIC INNOVATION****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.

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**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.

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**U.S. EQUITY****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 with solid financial statements. The manager seeks to produce superior returns and looks for securities which can be purchased at a reasonable price and which he believes will offer a consistent increase in earnings.

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**U.S. DIVIDEND GROWTH****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.

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## 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 (DYNAMIC)

Risk: A \$ E M A S

#### Investment Objectives

Invests in units of an underlying fund to obtain 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

Units of the Dynamic Asia Pacific Equity Fund which is comprised of a selection of equities of companies located in the entire Pacific region including Japan. Companies with a sustainable competitive advantage where growth is not fully reflected in the price are selected.

### EMERGING MARKETS (JARISLOWSKY FRASER)

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 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 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 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

Risk: A I C M L D

#### Investment Objectives

Invests in units of an underlying fund to generate a regular long-term income by mainly investing in trust units of Canadian companies and 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, preferred securities and some short-term fixed-income securities.

### U.S. DAQ INDEX

Risk: A \$ E D R

#### Investment Objectives

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

#### Investment Strategy

The Fund seeks to replicate the NASDAQ 100 Index® 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.

## INDEXIA FUNDS

### INDEXIA PRUDENT

**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

**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

**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

**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

**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

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

Risk: A \$ I C E R D

#### 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.



### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$291.6 million  
**Number of Units Outstanding:** 12,835,337  
**Portfolio Turnover Rate:** 31.29%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.60%	\$24.33
Classic Series 75/75 Prestige <sup>1</sup>	2.39%	\$24.68
Series 75/100	2.77%	\$23.83
Series 75/100 Prestige <sup>1</sup>	2.51%	\$24.29
Ecoflex Series 100/100	2.90%	\$23.71
FORLIFE Series	2.90%	\$23.71

### 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 investments of the Fund

Industrial Alliance Bond Fund <sup>3</sup>	51.15%
IA Clarington Floating Rate Income Fund, Series I	7.92%
PIMCO Monthly Income Fund (Canada)	6.95%
Dynamic Global Dividend Fund, Series O	5.90%
Industrial Alliance Canadian Equity Growth Fund	5.77%
Industrial Alliance International Equity Fund	4.54%
IA Clarington Strategic Corporate Bond Fund, Series I	3.98%
Industrial Alliance Dividend Fund	3.79%
Fidelity Global Concentrated Equity Institutional Trust	2.73%
Industrial Alliance Thematic Innovation Fund	2.72%
JF Emerging Markets Equity Fund	1.47%
Industrial Alliance U.S. Equity Multifactor (iAIM)	1.29%
IA Clarington U.S. Dividend Growth Fund, Series I	1.03%
Industrial Alliance Canadian Equity Small Cap Fund	0.99%
Other Assets	-0.23%
<b>Total</b>	<b>100.00%</b>

Total investments: 14

#### Investment segmentation of the Fund

Fixed Income Funds	70.00%
Global Equity Funds	14.64%
Canadian Equity Funds	10.55%
U.S. Equity Funds	5.04%
Short Term and others	-0.23%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks a regular long-term return
- invests with below average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

<sup>3</sup> For details on the Industrial Alliance Bond Fund top investments refer to the corresponding Fund facts included in this document.

### HOW HAS THE FUND PERFORMED?

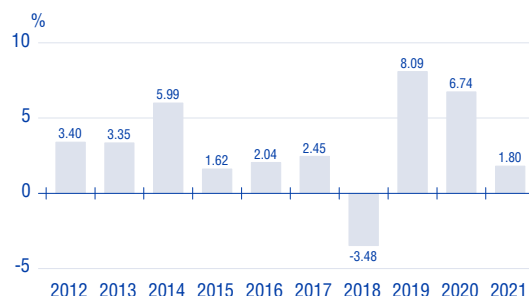
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$1,364. This works out to an average return of 3.15% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. During 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 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, the Ecoflex Series 100/100 and the FORLIFE Series 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.60%	-
Classic Series 75/75 Prestige	75%	75%	2.39%	-
Series 75/100	75%	100%	2.77%	0.10%
Series 75/100 Prestige	75%	100%	2.51%	0.10%
Ecoflex Series 100/100	100%	100%	2.90%	0.25%
FORLIFE Series	75%	100%	2.90%	0.10%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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)

### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$366.4 million  
**Number of Units Outstanding:** 14,892,200  
**Portfolio Turnover Rate:** 25.08%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.64%	\$27.05
Classic Series 75/75 Prestige <sup>1</sup>	2.39%	\$27.48
Series 75/100	2.83%	\$26.42
Series 75/100 Prestige <sup>1</sup>	2.62%	\$26.87
Ecoflex Series 100/100	3.02%	\$26.21
FORLIFE Series	3.02%	\$26.21

### 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 investments of the Fund

Industrial Alliance Bond Fund	37.58%
Dynamic Global Dividend Fund, Series O	8.15%
Industrial Alliance Canadian Equity Growth Fund	8.04%
IA Clarington Floating Rate Income Fund, Series I	7.92%
Industrial Alliance International Equity Fund	6.55%
Fidelity Global Concentrated Equity Institutional Trust	6.04%
PIMCO Monthly Income Fund (Canada)	5.43%
Industrial Alliance Dividend Fund	5.30%
IA Clarington Strategic Corporate Bond Fund, Series I	3.98%
Industrial Alliance Thematic Innovation Fund	3.46%
IA Clarington U.S. Dividend Growth Fund, Series I	2.05%
Industrial Alliance Canadian Equity Small Cap Fund	1.97%
JF Emerging Markets Equity Fund	1.96%
Industrial Alliance U.S. Equity Multifactor (iAIM)	1.81%
Other Assets	-0.24%
<b>Total</b>	<b>100.00%</b>

Total investments: 14

#### Investment segmentation of the Fund

Fixed Income Funds	54.91%
Global Equity Funds	22.70%
Canadian Equity Funds	15.31%
U.S. Equity Funds	7.32%
Short Term and others	-0.24%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks a high long-term return
- invests with below average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

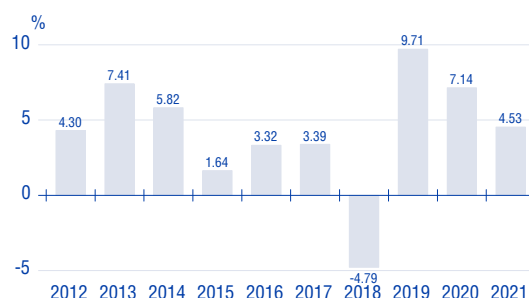
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$1,506. This works out to an average return of 4.18% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. During 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 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, the Ecoflex Series 100/100 and the FORLIFE Series 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.64%	-
Classic Series 75/75 Prestige	75%	75%	2.39%	-
Series 75/100	75%	100%	2.83%	0.10%
Series 75/100 Prestige	75%	100%	2.62%	0.10%
Ecoflex Series 100/100	100%	100%	3.02%	0.40%
FORLIFE Series	75%	100%	3.02%	0.10%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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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 1080 Grande Allée West  
 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636

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

### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$526.8 million  
**Number of Units Outstanding:** 20,041,512  
**Portfolio Turnover Rate:** 24.21%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.68%	\$29.81
Classic Series 75/75 Prestige <sup>1</sup>	2.46%	\$30.26
Series 75/100	2.87%	\$29.08
Series 75/100 Prestige <sup>1</sup>	2.67%	\$29.60
Ecoflex Series 100/100	3.11%	\$28.80
FORLIFE Series	3.11%	\$28.80

### 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 investments of the Fund

Industrial Alliance Bond Fund	23.58%
Industrial Alliance Canadian Equity Growth Fund	11.36%
Dynamic Global Dividend Fund, Series O	10.06%
Industrial Alliance International Equity Fund	8.49%
IA Clarington Floating Rate Income Fund, Series I	7.94%
Fidelity Global Concentrated Equity Institutional Trust	7.56%
Industrial Alliance Dividend Fund	7.31%
Industrial Alliance Thematic Innovation Fund	5.10%
IA Clarington Strategic Corporate Bond Fund, Series I	3.99%
PIMCO Monthly Income Fund (Canada)	3.93%
Industrial Alliance Canadian Equity Small Cap Fund	3.06%
JF Emerging Markets Equity Fund	2.80%
Industrial Alliance U.S. Equity Multifactor (iAIM)	2.66%
IA Clarington U.S. Dividend Growth Fund, Series I	2.40%
Other Assets	-0.24%
<b>Total</b>	<b>100.00%</b>

#### Investment segmentation of the Fund

Fixed Income Funds	39.44%
Global Equity Funds	28.91%
Canadian Equity Funds	21.73%
U.S. Equity Funds	10.16%
Short Term and others	-0.24%
<b>Total</b>	<b>100.00%</b>

Total investments: 14

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks to generate a superior long-term return
- invests with below average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

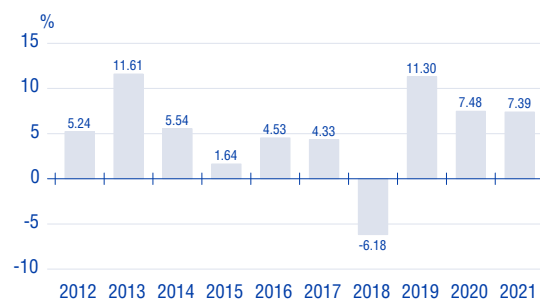
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#### AVERAGE RETURN

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 \$1,656. This works out to an average return of 5.18% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. During 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 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, the Ecoflex Series 100/100 and the FORLIFE Series 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.

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	75%	75%	2.46%	-
Series 75/100	75%	100%	2.87%	0.10%
Series 75/100 Prestige	75%	100%	2.67%	0.10%
Ecoflex Series 100/100	100%	100%	3.11%	0.40%
FORLIFE Series	75%	100%	3.11%	0.25%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% of the monthly average market value of your investment in this Fund.

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**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 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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 Quebec City, QC G1K 7M3  
 1-844-442-4636

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

### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$180.4 million  
**Number of Units Outstanding:** 6,393,584  
**Portfolio Turnover Rate:** 23.23%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.73%	\$32.57
Classic Series 75/75 Prestige <sup>1</sup>	2.51%	\$32.98
Series 75/100	2.91%	\$31.73
Series 75/100 Prestige <sup>1</sup>	2.70%	\$32.27
Ecoflex Series 100/100	3.20%	\$31.35
FORLIFE Series	3.20%	\$31.35

### 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 investments of the Fund

Industrial Alliance Bond Fund	14.19%
Industrial Alliance Canadian Equity Growth Fund	13.89%
Dynamic Global Dividend Fund, Series O	12.17%
Industrial Alliance International Equity Fund	10.39%
Fidelity Global Concentrated Equity Institutional Trust	9.91%
Industrial Alliance Dividend Fund	8.84%
Industrial Alliance Thematic Innovation Fund	6.86%
IA Clarington Floating Rate Income Fund, Series I	5.44%
Industrial Alliance Canadian Equity Small Cap Fund	4.07%
JF Emerging Markets Equity Fund	3.73%
Industrial Alliance U.S. Equity Multifactor (iAIM)	3.19%
IA Clarington U.S. Dividend Growth Fund, Series I	2.65%
IA Clarington Strategic Corporate Bond Fund, Series I	2.48%
PIMCO Monthly Income Fund (Canada)	2.44%
Other Assets	-0.25%
<b>Total</b>	<b>100.00%</b>

**Total investments: 14**

#### Investment segmentation of the Fund

Global Equity Funds	36.20%
Canadian Equity Funds	26.80%
Fixed Income Funds	24.55%
U.S. Equity Funds	12.70%
Short Term and others	-0.25%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks to generate a superior long-term return
- invests with below average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

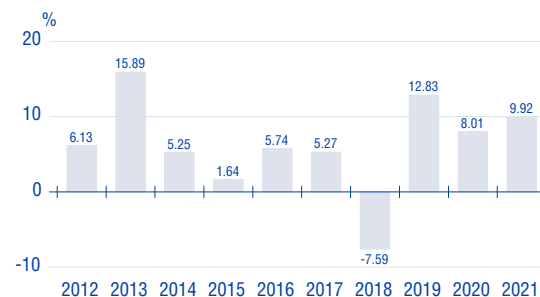
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$1,813. This works out to an average return of 6.13% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. During 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 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, the Ecoflex Series 100/100 and the FORLIFE Series 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.

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	75%	75%	2.51%	-
Series 75/100	75%	100%	2.91%	0.10%
Series 75/100 Prestige	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 0.08% 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:

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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)

### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$58.3 million  
**Number of Units Outstanding:** 1,950,552  
**Portfolio Turnover Rate:** 29.45%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.78%	\$35.52
Classic Series 75/75 Prestige <sup>1</sup>	2.58%	\$36.00
Series 75/100	3.05%	\$34.43
Series 75/100 Prestige <sup>1</sup>	2.88%	\$34.97
Ecoflex Series 100/100	3.25%	\$34.15
FORLIFE Series	3.25%	\$34.15

### 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 investments of the Fund

Industrial Alliance Canadian Equity Growth Fund	16.82%
Dynamic Global Dividend Fund, Series O	13.87%
Industrial Alliance International Equity Fund	13.16%
Fidelity Global Concentrated Equity Institutional Trust	12.00%
Industrial Alliance Dividend Fund	10.17%
Industrial Alliance Thematic Innovation Fund	5.90%
Industrial Alliance Canadian Equity Small Cap Fund	5.24%
Industrial Alliance Bond Fund	4.99%
IA Clarington U.S. Dividend Growth Fund, Series I	4.94%
JF Emerging Markets Equity Fund	4.44%
Industrial Alliance U.S. Equity Multifactor (iAIM)	3.73%
IA Clarington Floating Rate Income Fund, Series I	3.00%
PIMCO Monthly Income Fund (Canada)	1.00%
IA Clarington Strategic Corporate Bond Fund, Series I	1.00%
Other Assets	-0.26%
<b>Total</b>	<b>100.00%</b>

**Total investments: 14**

#### Investment segmentation of the Fund

Global Equity Funds	43.47%
Canadian Equity Funds	32.23%
U.S. Equity Funds	14.57%
Fixed Income Funds	9.99%
Short Term and others	-0.26%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks to maximize the long-term return
- invests with average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

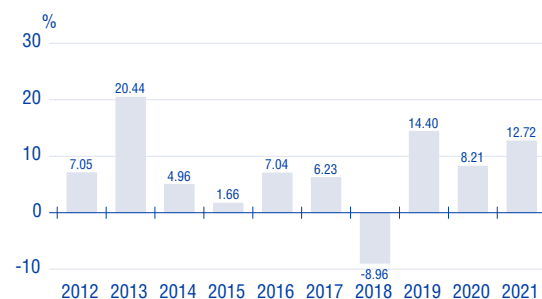
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#### AVERAGE RETURN

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 \$1,987. This works out to an average return of 7.11% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. During 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 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, the Ecoflex Series 100/100 and the FORLIFE Series 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.

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	75%	75%	2.58%	-
Series 75/100	75%	100%	3.05%	0.20%
Series 75/100 Prestige	75%	100%	2.88%	0.20%
Ecoflex Series 100/100	100%	100%	3.25%	0.65%
FORLIFE Series	75%	100%	3.25%	0.50%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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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 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636

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

### QUICK FACTS

**Date of first offer under IAG SRP:** December 2, 2013  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$118.1 million  
**Number of Units Outstanding:** 9,482,820  
**Portfolio Turnover Rate:** 44.52%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.57%	\$12.55
Classic Series 75/75 Prestige <sup>1</sup>	2.41%	\$12.68
Series 75/100	2.74%	\$12.34
Series 75/100 Prestige <sup>1</sup>	2.39%	\$12.62
Ecoflex Series 100/100	2.80%	\$12.30
FORLIFE Series	2.80%	\$12.30

### 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 investments of the Fund

Industrial Alliance Bond Fund	48.22%
IA Clarington Loomis Global Multisector Bond Fund Class I	20.45%
Industrial Alliance Canadian Equity Growth Fund	9.51%
Industrial Alliance Thematic Innovation Fund	6.90%
Industrial Alliance Money Market Fund	4.92%
Fidelity Global Concentrated Equity Institutional Trust	4.32%
IA Clarington Dividend Growth Class, Series I	3.98%
Industrial Alliance International Equity Fund	1.76%
Other Assets	-0.06%
<b>Total</b>	<b>100.00%</b>

**Total investments: 20**

#### Investment segmentation of the Fund

Fixed Income Funds	68.67%
Canadian Equity Funds	13.49%
U.S. Equity Funds	6.90%
Global Equity Funds	6.08%
Short Term and others	4.86%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks a regular long-term return
- invests with below average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

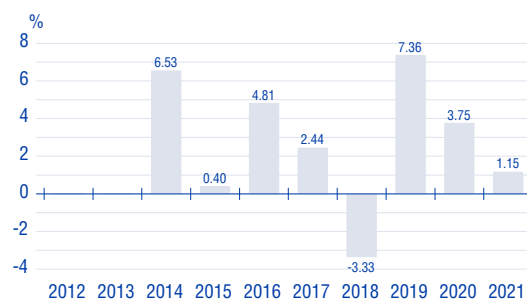
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#### AVERAGE RETURN

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 \$1,255. This works out to an average return of 2.85% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 8 years. In this period, the Fund was up in value 7 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 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, the Ecoflex Series 100/100 and the FORLIFE Series 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.

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	75%	75%	2.41%	-
Series 75/100	75%	100%	2.74%	0.10%
Series 75/100 Prestige	75%	100%	2.39%	0.10%
Ecoflex Series 100/100	100%	100%	2.80%	0.25%
FORLIFE Series	75%	100%	2.80%	0.10%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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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 Quebec City, QC G1K 7M3  
 1-844-442-4636

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



### QUICK FACTS

**Date of first offer under IAG SRP:** December 2, 2013  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$188.4 million  
**Number of Units Outstanding:** 14,736,851  
**Portfolio Turnover Rate:** 35.86%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.63%	\$12.92
Classic Series 75/75 Prestige <sup>1</sup>	2.48%	\$13.05
Series 75/100	2.81%	\$12.68
Series 75/100 Prestige <sup>1</sup>	2.56%	\$12.93
Ecoflex Series 100/100	2.92%	\$12.63
FORLIFE Series	2.92%	\$12.63

### 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 investments of the Fund

Industrial Alliance Bond Fund	38.58%
IA Clarington Loomis Global Multisector Bond Fund Class I	16.34%
Industrial Alliance Thematic Innovation Fund	10.73%
Industrial Alliance Canadian Equity Growth Fund	10.57%
Industrial Alliance Money Market Fund	8.48%
Fidelity Global Concentrated Equity Institutional Trust	5.87%
IA Clarington Dividend Growth Class, Series I	5.16%
Industrial Alliance International Equity Fund	4.25%
Other Assets	0.02%
<b>Total</b>	<b>100.00%</b>

Total investments: 20

#### Investment segmentation of the Fund

Fixed Income Funds	54.92%
Canadian Equity Funds	15.72%
U.S. Equity Funds	10.73%
Global Equity Funds	10.12%
Short Term and others	8.51%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks a high long-term return
- invests with below average risk tolerance
- is 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?

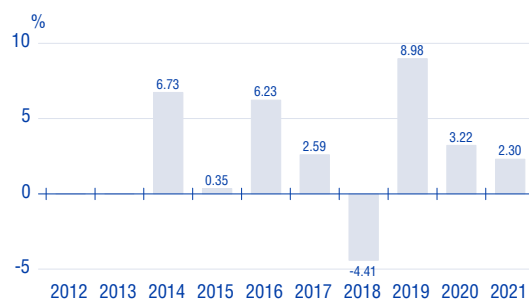
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#### AVERAGE RETURN

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 \$1,292. This works out to an average return of 3.22% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 8 years. In this period, the Fund was up in value 7 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 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, the Ecoflex Series 100/100 and the FORLIFE Series 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.63%	-
Classic Series 75/75 Prestige	75%	75%	2.48%	-
Series 75/100	75%	100%	2.81%	0.10%
Series 75/100 Prestige	75%	100%	2.56%	0.10%
Ecoflex Series 100/100	100%	100%	2.92%	0.40%
FORLIFE Series	75%	100%	2.92%	0.10%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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)



### QUICK FACTS

**Date of first offer under IAG SRP:** December 2, 2013  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$256.1 million  
**Number of Units Outstanding:** 18,868,313  
**Portfolio Turnover Rate:** 39.53%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.71%	\$13.75
Classic Series 75/75 Prestige <sup>1</sup>	2.54%	\$13.90
Series 75/100	2.90%	\$13.48
Series 75/100 Prestige <sup>1</sup>	2.65%	\$13.73
Ecoflex Series 100/100	3.02%	\$13.41
FORLIFE Series	3.02%	\$13.41

### 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 investments of the Fund

Industrial Alliance Bond Fund	26.45%
Industrial Alliance Thematic Innovation Fund	19.65%
Industrial Alliance Canadian Equity Growth Fund	15.06%
IA Clarington Loomis Global Multisector Bond Fund Class I	9.62%
Industrial Alliance Money Market Fund	8.68%
Fidelity Global Concentrated Equity Institutional Trust	7.68%
Industrial Alliance International Equity Fund	6.66%
IA Clarington Dividend Growth Class, Series I	6.39%
Other Assets	-0.19%
<b>Total</b>	<b>100.00%</b>

**Total investments: 19**

#### Investment segmentation of the Fund

Fixed Income Funds	36.07%
Canadian Equity Funds	21.46%
U.S. Equity Funds	19.65%
Global Equity Funds	14.34%
Short Term and others	8.48%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks to generate a superior long-term return
- invests with below average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

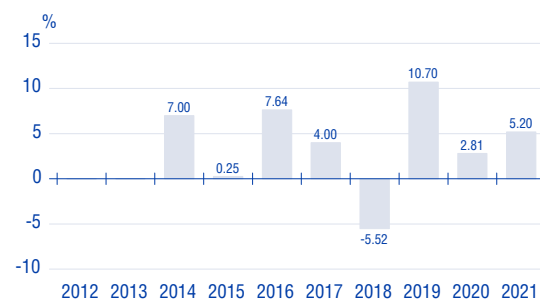
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$1,375. This works out to an average return of 4.02% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 8 years. In this period, the Fund was up in value 7 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 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, the Ecoflex Series 100/100 and the FORLIFE Series 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.

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	75%	75%	2.54%	-
Series 75/100	75%	100%	2.90%	0.10%
Series 75/100 Prestige	75%	100%	2.65%	0.10%
Ecoflex Series 100/100	100%	100%	3.02%	0.40%
FORLIFE Series	75%	100%	3.02%	0.25%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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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**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)

### QUICK FACTS

**Date of first offer under IAG SRP:** December 2, 2013  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$110.7 million  
**Number of Units Outstanding:** 7,637,059  
**Portfolio Turnover Rate:** 46.40%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.80%	\$14.69
Classic Series 75/75 Prestige <sup>1</sup>	2.65%	\$14.84
Series 75/100	2.98%	\$14.40
Series 75/100 Prestige <sup>1</sup>	2.79%	\$14.63
Ecoflex Series 100/100	3.15%	\$14.29
FORLIFE Series	3.15%	\$14.29

### 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 investments of the Fund

Industrial Alliance Thematic Innovation Fund	22.90%
Industrial Alliance Canadian Equity Growth Fund	21.35%
Industrial Alliance International Equity Fund	13.13%
Industrial Alliance Bond Fund	12.29%
Fidelity Global Concentrated Equity Institutional Trust	9.46%
IA Clarington Loomis Global Multisector Bond Fund Class I	7.37%
IA Clarington Dividend Growth Class, Series I	7.22%
Industrial Alliance Money Market Fund	6.54%
Other Assets	-0.26%
<b>Total</b>	<b>100.00%</b>

Total investments: 19

#### Investment segmentation of the Fund

Canadian Equity Funds	28.57%
U.S. Equity Funds	22.90%
Global Equity Funds	22.59%
Fixed Income Funds	19.66%
Short Term and others	6.28%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks to generate a superior long-term return
- invests with below average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

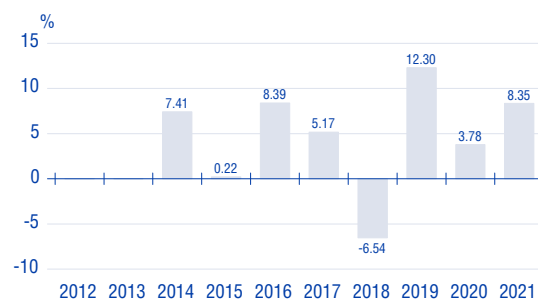
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$1,469. This works out to an average return of 4.88% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 8 years. In this period, the Fund was up in value 7 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 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, the Ecoflex Series 100/100 and the FORLIFE Series 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.

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	75%	75%	2.65%	-
Series 75/100	75%	100%	2.98%	0.10%
Series 75/100 Prestige	75%	100%	2.79%	0.10%
Ecoflex Series 100/100	100%	100%	3.15%	0.50%
FORLIFE Series	75%	100%	3.15%	0.40%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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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 1-844-442-4636

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

### QUICK FACTS

**Date of first offer under IAG SRP:** December 2, 2013  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$28.2 million  
**Number of Units Outstanding:** 1,887,004  
**Portfolio Turnover Rate:** 69.48%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.88%	\$15.20
Classic Series 75/75 Prestige <sup>1</sup>	2.71%	\$15.41
Series 75/100	3.15%	\$14.81
Series 75/100 Prestige <sup>1</sup>	2.87%	\$15.10
Ecoflex Series 100/100	3.24%	\$14.78
FORLIFE Series	3.24%	\$14.78

### 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 investments of the Fund

Industrial Alliance Thematic Innovation Fund	36.42%
Industrial Alliance International Equity Fund	20.37%
Fidelity Global Concentrated Equity Institutional Trust	14.01%
Industrial Alliance Money Market Fund	13.72%
IA Clarington Dividend Growth Class, Series I	8.02%
Industrial Alliance Canadian Equity Growth Fund	6.46%
IA Clarington Loomis Global Multisector Bond Fund Class I	0.43%
Industrial Alliance Bond Fund	0.43%
Other Assets	0.14%
<b>Total</b>	<b>100.00%</b>

Total investments: 20

#### Investment segmentation of the Fund

U.S. Equity Funds	36.42%
Global Equity Funds	34.38%
Canadian Equity Funds	14.48%
Short Term and others	13.86%
Fixed Income Funds	0.86%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks to maximize the long-term return
- invests with average risk tolerance
- is 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?

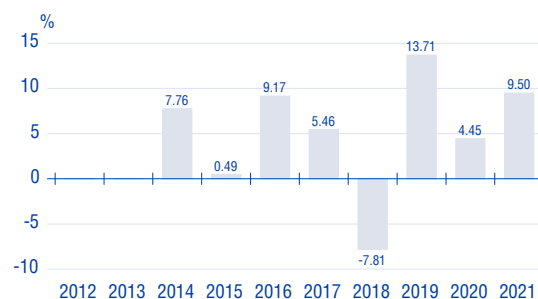
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#### AVERAGE RETURN

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 \$1,520. This works out to an average return of 5.32% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 8 years. In this period, the Fund was up in value 7 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 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.

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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%	2.88%	-
Classic Series 75/75 Prestige	75%	75%	2.71%	-
Series 75/100	75%	100%	3.15%	0.20%
Series 75/100 Prestige	75%	100%	2.87%	0.20%
Ecoflex Series 100/100	100%	100%	3.24%	0.65%
FORLIFE Series	75%	100%	3.24%	0.50%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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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- 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.

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)



### QUICK FACTS

**Date of first offer under IAG SRP:** September 8, 2020  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$88.3 million  
**Number of Units Outstanding:** 8,575,003  
**Portfolio Turnover Rate:** 31.76%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Ecoflextra Series 75/100 <sup>1</sup>	2.77%	\$10.30

### 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

Disciplined Bond (iAIM) <sup>3</sup>	75.27%
U.S. Disciplined Equity (iAIM)	10.02%
International Disciplined Equity (iAIM)	7.49%
Canadian Disciplined Equity (iAIM)	7.46%
Other Assets	-0.24%
<b>Total</b>	<b>100.00%</b>

**Total investments:** 4

#### Investment segmentation of the Fund

Fixed Income Funds	75.27%
U.S. Equity Funds	10.02%
Global Equity Funds	7.49%
Canadian Equity Funds	7.46%
Short Term and others	-0.24%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks a regular long-term return
- invests with below average risk tolerance
- is 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, Short Term Bond, Disciplined Bond (iAIM) and Disciplined Prudent (iAIM).

<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, 2021, the waiver was set at 0.04% for all guarantee options.

<sup>3</sup> For details on the Disciplined Bond (iAIM) Fund top investments refer to the corresponding Fund facts included in this document.

### 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.

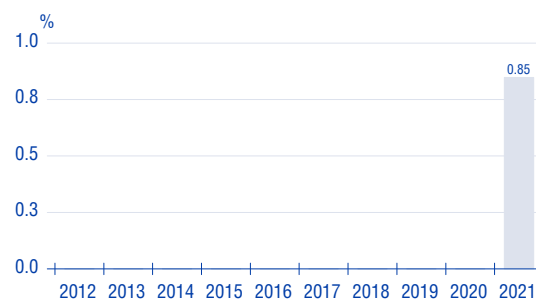
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

#### 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 \$1,033. This works out to an average return of 2.51% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 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 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Ecoflextra Series 75/100	75%	100%	2.77%	0.60%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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)

### QUICK FACTS

**Date of first offer under IAG SRP:** September 8, 2020  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$196.7 million  
**Number of Units Outstanding:** 18,299,223  
**Portfolio Turnover Rate:** 26.25%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Ecoflextra Series 75/100 <sup>1</sup>	2.86%	\$10.75

### 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

Disciplined Bond (iAIM) <sup>3</sup>	60.26%
U.S. Disciplined Equity (iAIM)	16.04%
International Disciplined Equity (iAIM)	11.99%
Canadian Disciplined Equity (iAIM)	11.95%
Other Assets	-0.24%
<b>Total</b>	<b>100.00%</b>

**Total investments:** 4

#### Investment segmentation of the Fund

Fixed Income Funds	60.26%
U.S. Equity Funds	16.04%
Global Equity Funds	11.99%
Canadian Equity Funds	11.95%
Short Term and others	-0.24%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks a regular long-term return
- invests with below average risk tolerance
- is 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, Short Term Bond, Disciplined Bond (iAIM) and Disciplined Prudent (iAIM).

<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, 2021, the waiver was set at 0.04% for all guarantee options.

<sup>3</sup> For details on the Disciplined Bond (iAIM) Fund top investments refer to the corresponding Fund facts included in this document.

### 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.

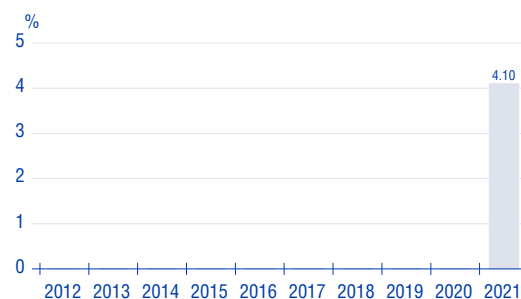
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

#### 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 \$1,080. This works out to an average return of 6.05% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 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 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Ecoflextra Series 75/100	75%	100%	2.86%	0.80%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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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 1-844-442-4636

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

### QUICK FACTS

**Date of first offer under IAG SRP:** September 8, 2020  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$393.1 million  
**Number of Units Outstanding:** 34,951,247  
**Portfolio Turnover Rate:** 28.70%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Ecoflextra Series 75/100 <sup>1</sup>	2.86%	\$11.25

### 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

Disciplined Bond (iAIM)	45.23%
U.S. Disciplined Equity (iAIM)	22.07%
International Disciplined Equity (iAIM)	16.50%
Canadian Disciplined Equity (iAIM)	16.44%
Other Assets	-0.24%
<b>Total</b>	<b>100.00%</b>

**Total investments:** 4

#### Investment segmentation of the Fund

Fixed Income Funds	45.23%
U.S. Equity Funds	22.07%
Global Equity Funds	16.50%
Canadian Equity Funds	16.44%
Short Term and others	-0.24%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks a regular long-term return
- invests with below average risk tolerance
- is 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, Short Term Bond, Disciplined Bond (iAIM) and Disciplined Prudent (iAIM).

<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, 2021, the waiver was set at 0.04% 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.

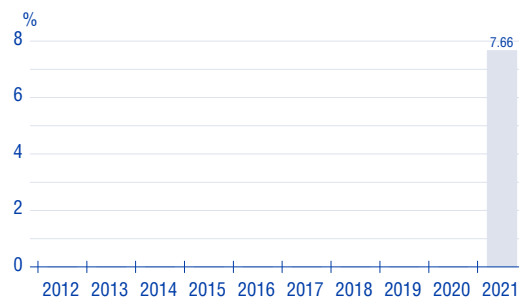
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

#### 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 \$1,132. This works out to an average return of 9.90% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 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 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Ecoflextra Series 75/100	75%	100%	2.86%	0.80%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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)

### QUICK FACTS

**Date of first offer under IAG SRP:** September 8, 2020  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$227.9 million  
**Number of Units Outstanding:** 19,386,623  
**Portfolio Turnover Rate:** 32.59%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Ecoflextra Series 75/100 <sup>1</sup>	2.87%	\$11.76

### 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

Disciplined Bond (iAIM)	30.17%
U.S. Disciplined Equity (iAIM)	28.11%
International Disciplined Equity (iAIM)	21.02%
Canadian Disciplined Equity (iAIM)	20.94%
Other Assets	-0.24%
<b>Total</b>	<b>100.00%</b>

**Total investments:** 4

#### Investment segmentation of the Fund

Fixed Income Funds	30.17%
U.S. Equity Funds	28.11%
Global Equity Funds	21.02%
Canadian Equity Funds	20.94%
Short Term and others	-0.24%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks to generate a superior long-term return
- has an average risk tolerance
- is 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, Short Term Bond, Disciplined Bond (iAIM) and Disciplined Prudent (iAIM).

<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, 2021, the waiver was set at 0.04% 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.

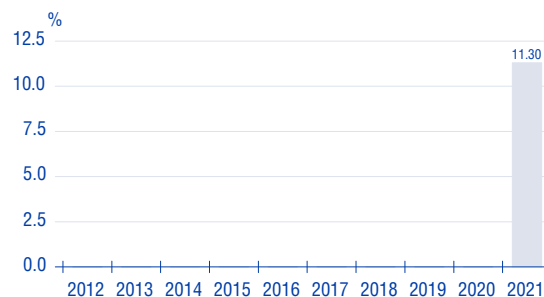
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

#### 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 \$1,185. This works out to an average return of 13.84% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 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 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.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Ecoflextra Series 75/100	75%	100%	2.87%	1.05%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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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 Quebec City, QC G1K 7M3  
 1-844-442-4636

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



### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$752.6 million  
**Number of Units Outstanding:** 37,330,587  
**Portfolio Turnover Rate:** -  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	1.41%	\$17.71
Classic Series 75/75 Prestige <sup>1</sup>	1.35%	\$17.72
Series 75/100	1.60%	\$17.67
Series 75/100 Prestige <sup>1</sup>	1.55%	\$17.67
Ecoflex Series 100/100	1.67%	\$17.65
FORLIFE Series	1.67%	\$17.65
Ecoflextra Series 75/100 <sup>3</sup>	1.67%	\$17.65

### 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, 0.140%, 2022-03-31	10.00%
Province of Alberta, 0.187%, 2022-01-11	7.54%
HSBC Bank Canada, 0.238%, 2022-01-17	6.64%
Toronto-Dominion Bank/The, 0.212%, 2022-01-07	6.31%
Laurentian Bank of Canada, 0.319%, 2022-03-07	4.12%
Hydro One Inc., 0.300%, 2022-02-24	4.12%
Province of Quebec, 0.178%, 2022-01-14	3.99%
Royal Bank of Canada, 0.241%, 2022-01-24	3.72%
Canadian Imperial Bank of Commerce, 0.280%, 2022-03-31	2.66%
Canadian Imperial Bank of Commerce, 0.221%, 2022-01-17	2.52%
<b>Total</b>	<b>51.62%</b>

Total investments: 261

#### Investment segmentation of the Fund

Banker's acceptances	44.23%
Treasury bills	24.68%
Commercial paper	15.96%
Bonds	10.31%
Depository Notes	4.12%
Cash and Cash Equivalents	0.70%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks interest income and preservation of capital
- invests with very low risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

<sup>3</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, Short Term Bond, Disciplined Bond (iAIM) and Disciplined Prudent (iAIM).

### HOW HAS THE FUND PERFORMED?

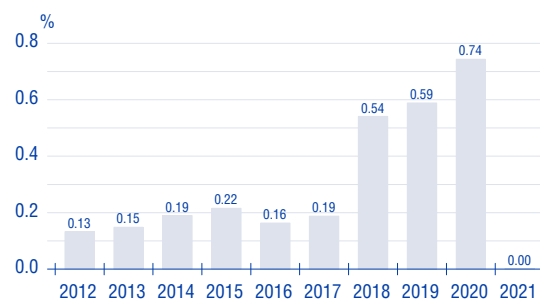
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$1,029. This works out to an average return of 0.29% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. During 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 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, the Ecoflex Series 100/100, the FORLIFE Series and 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	1.41%	-
Classic Series 75/75 Prestige	75%	75%	1.35%	-
Series 75/100	75%	100%	1.60%	0.10%
Series 75/100 Prestige	75%	100%	1.55%	0.10%
Ecoflex Series 100/100	100%	100%	1.67%	0.25%
FORLIFE Series	75%	100%	1.67%	0.10%
Ecoflextra Series 75/100	75%	100%	1.67%	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.

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 1-844-442-4636

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

### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$181.9 million  
**Number of Units Outstanding:** 9,761,072  
**Portfolio Turnover Rate:** 98.51%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.21%	\$20.75
Classic Series 75/75 Prestige <sup>1</sup>	2.03%	\$20.99
Series 75/100	2.43%	\$20.38
Series 75/100 Prestige <sup>1</sup>	2.17%	\$20.68
Ecoflex Series 100/100	2.38%	\$20.40
FORLIFE Series	2.38%	\$20.40
Ecoflextra Series 75/100 <sup>3</sup>	2.38%	\$20.40

### 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

Province of Ontario, 3.500%, 2024-06-02	4.44%
Canada Housing Trust, 1.950%, 2025-12-15	3.70%
Province of Ontario, 1.750%, 2025-09-08	3.58%
Canada Housing Trust, 1.100%, 2026-12-15	2.72%
Province of Quebec, 3.000%, 2023-09-01	2.70%
Province of Manitoba, 2.450%, 2025-06-02	2.46%
Government of Canada, 0.140%, 2022-03-31	1.87%
Canadian Natural Resources Ltd., 3.310%, 2022-02-11	1.73%
Vanguard Short-Term Corporate Bond ETF	1.57%
Bell Canada, 2.750%, 2025-01-29	1.57%
<b>Total</b>	<b>26.34%</b>

Total investments: 255

#### Investment segmentation of the Fund

Corporates	55.42%
Provinces	16.71%
Short Term and others	10.28%
Canada	7.87%
Municipalities and Subsidized	5.86%
Foreign Bonds	3.86%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks a reasonably high return and capital protection
- invests with low risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

<sup>3</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, Short Term Bond, Disciplined Bond (iAIM) and Disciplined Prudent (iAIM).

### HOW HAS THE FUND PERFORMED?

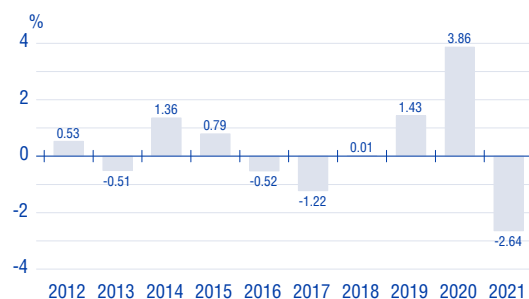
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$1,030. This works out to an average return of 0.30% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. During 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 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, the Ecoflex Series 100/100, the FORLIFE Series and 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.21%	-
Classic Series 75/75 Prestige	75%	75%	2.03%	-
Series 75/100	75%	100%	2.43%	0.10%
Series 75/100 Prestige	75%	100%	2.17%	0.10%
Ecoflex Series 100/100	100%	100%	2.38%	0.25%
FORLIFE Series	75%	100%	2.38%	0.10%
Ecoflextra Series 75/100	75%	100%	2.38%	0.60%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.04% 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)

### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$3,434.9 million  
**Number of Units Outstanding:** 26,065,017  
**Portfolio Turnover Rate:** 118.62%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.19%	\$36.40
Classic Series 75/75 Prestige <sup>1</sup>	2.03%	\$36.80
Series 75/100	2.38%	\$35.77
Series 75/100 Prestige <sup>1</sup>	2.13%	\$36.30
Ecoflex Series 100/100	2.41%	\$35.76
FORLIFE Series	2.41%	\$35.76

### 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 Fund	35.86%
Government of Canada, 0.250%, 2026-03-01	3.82%
Province of Ontario, 2.700%, 2029-06-02	2.57%
Canada Housing Trust, 2.250%, 2025-12-15	1.72%
Government of Canada, 1.000%, 2026-09-01	1.66%
Canada Housing Trust, 1.100%, 2026-12-15	1.62%
Government of Canada, 0.140%, 2022-03-31	1.61%
Canada Housing Trust, 2.150%, 2031-12-15	1.58%
Province of Ontario, 3.500%, 2043-06-02	1.43%
Vanguard Short-Term Corporate Bond ETF	1.40%
<b>Total</b>	<b>53.27%</b>

Total investments: 280

#### Investment segmentation of the Fund

Corporates	35.45%
Provinces	30.62%
Canada	15.12%
Short Term and others	7.69%
Municipalities and Subsidized	5.92%
Foreign bonds	3.32%
Investment Fund Units	1.88%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks to maximize the returns from interest income and capital appreciation
- invests with low risk tolerance
- is 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?

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, 2021, the waiver was set at 0.04% 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 of the IAG SRP. 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.

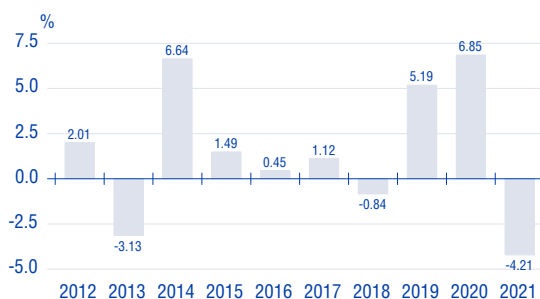
#### AVERAGE RETURN

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 \$1,160.

This works out to an average return of 1.49% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. During 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 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, the Ecoflex Series 100/100 and the FORLIFE Series 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.19%	-
Classic Series 75/75 Prestige	75%	75%	2.03%	-
Series 75/100	75%	100%	2.38%	0.10%
Series 75/100 Prestige	75%	100%	2.13%	0.10%
Ecoflex Series 100/100	100%	100%	2.41%	0.25%
FORLIFE Series	75%	100%	2.41%	0.10%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.04% 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)



### QUICK FACTS

**Date of first offer under IAG SRP:** September 8, 2020  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$647.0 million  
**Number of Units Outstanding:** 66,279,947  
**Portfolio Turnover Rate:** 159.33%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Ecoflextra Series 75/100 <sup>1</sup>	2.39%	\$09.53

### 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, 0.250%, 2026-03-01	3.22%
Canada Housing Trust, 1.250%, 2026-06-15	2.95%
Government of Canada, 1.000%, 2026-09-01	2.61%
Province of Ontario, 2.700%, 2029-06-02	2.56%
Government of Canada, 2.000%, 2051-12-01	1.97%
Canada Housing Trust, 2.250%, 2025-12-15	1.96%
Canada Housing Trust, 1.100%, 2026-12-15	1.87%
Canada Housing Trust, 2.150%, 2031-12-15	1.78%
Canada Housing Trust, 1.750%, 2030-06-15	1.72%
Province of Ontario, 3.500%, 2043-06-02	1.63%
<b>Total</b>	<b>22.27%</b>

**Total investments: 528**

#### Investment segmentation of the Fund

Provinces	32.94%
Corporates	27.42%
Canada	22.04%
Short Term and others	8.98%
Municipalities and Subsidized	5.90%
Foreign Bonds	2.72%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks to maximize the returns from interest income and capital appreciation
- invests with low risk tolerance
- is 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, Short Term Bond, Disciplined Bond (iAIM) and Disciplined Prudent (iAIM).

<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, 2021, the waiver was set at 0.04% 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.

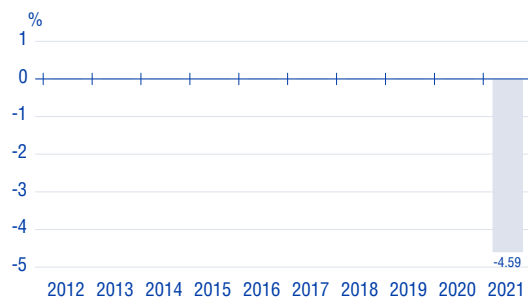
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

#### 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 \$952. 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 year. In this period, the Fund was up in value 0 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 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Ecoflextra Series 75/100	75%	100%	2.39%	0.60%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.04% 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 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)

### QUICK FACTS

**Date of first offer under IAG SRP:** May 16, 2016  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$1,801.5 million  
**Number of Units Outstanding:** 143,838,527  
**Portfolio Turnover Rate:** 86.46%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.16%	\$11.15
Classic Series 75/75 Prestige <sup>1</sup>	1.96%	\$11.26
Series 75/100	2.33%	\$11.02
Series 75/100 Prestige <sup>1</sup>	2.16%	\$11.15

### 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 Toronto-Dominion Bank, Fixed - Floating Rate, 3.589%, 2028-09-14	1.31%
Canadian Imperial Bank of Commerce, Fixed - Floating Rate, 3.450%, 2028-04-04	1.18%
National Bank of Canada, Fixed - Floating Rate, 3.183%, 2028-02-01	1.06%
CARDS II Trust, 2.427%, 2024-11-15	1.04%
HSBC Bank Canada, 3.245%, 2023-09-15	0.99%
Manulife Financial Corp., Fixed - Floating Rate, 3.317%, 2028-05-09	0.98%
Canadian Imperial Bank of Commerce, Fixed - Floating Rate, 2.950%, 2029-06-19	0.97%
Dollarama Inc., 2.203%, 2022-11-10	0.91%
Canadian Pacific Railway Co., 2.540%, 2028-02-28	0.91%
Fédération des caisses Desjardins du Québec, Fixed - Floating Rate, 1.992%, 2031-05-28	0.87%
<b>Total</b>	<b>10.22%</b>

**Total investments:** 306

#### Investment segmentation of the Fund

Corporates	90.80%
Foreign Bonds	6.75%
Short Term and others	1.45%
Canada	1.00%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks to maximize returns from interest income and capital appreciation
- invests with below-average risk tolerance
- is 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, 2021, the waiver was set at 0.04% 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 of the IAG SRP. 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.

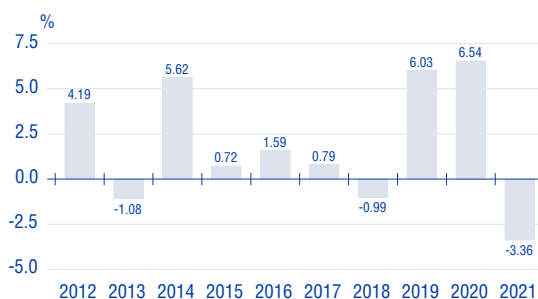
#### AVERAGE RETURN

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 \$1,086.

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 10 years. Had the Fund been offered prior to the date of first offer in the product and series aforementioned, 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 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 and the Series 75/100 Prestige 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.16%	-
Classic Series 75/75 Prestige	75%	75%	1.96%	-
Series 75/100	75%	100%	2.33%	0.10%
Series 75/100 Prestige	75%	100%	2.16%	0.10%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.04% 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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 1-844-442-4636

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

### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** Wellington Square  
**Total Fund Value:** \$57.2 million  
**Number of Units Outstanding:** 4,927,462  
**Portfolio Turnover Rate:** 10.62%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.23%	\$11.84
Classic Series 75/75 Prestige <sup>1</sup>	2.09%	\$11.95
Series 75/100	2.49%	\$11.58
Series 75/100 Prestige <sup>1</sup>	2.26%	\$11.74
Ecoflex Series 100/100	2.54%	\$11.57
FORLIFE Series	2.54%	\$11.57

### 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

Trulieve Cannabis Corp., 8.000%, 2026-10-06	1.40%
Bank of Nova Scotia, 3.625%, 2081-10-27	1.30%
National Australia Bank Ltd., Fixed - Floating Rate, 3.515%, 2030-06-12	1.30%
Fore 8 Developments Inc., 8.000%, 2025-12-15	1.20%
Toronto-Dominion Bank, 3.600%, 31-10-2081	1.20%
Bank of Nova Scotia, 4.650%, 2022-10-12	1.10%
Aviva Plc, 4.000%, 2030-10-02	1.10%
Mcap Commercial Lp, 3.384%, 2027-11-26	1.10%
AYR Wellness inc., 12.500%, 2024-12-10	1.00%
JPMorgan Chase & co., 3,599 %, 2022-04-30	1.00%
<b>Total</b>	<b>11.70%</b>

**Total investments: 278**

#### Investment segmentation of the underlying fund

Canadian Investment Grade Corporate Bonds	38.00%
U.S. Investment Grade Corporate Bonds	13.00%
Asset-Backed Securities	11.50%
Canadian High Yield Corporate Bonds	9.50%
Senior Loans	8.70%
Foreign Investment Grade Corporate Bonds	6.70%
U.S. High Yield Corporate Bonds	5.90%
Short Term and others	4.90%
Preferred Equity	1.80%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks income and the potential for capital appreciation
- invests with low risk tolerance
- is 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, 2021, the waiver was set at 0.04% 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 of the IAG SRP. Returns shown are after the MER has been deducted.

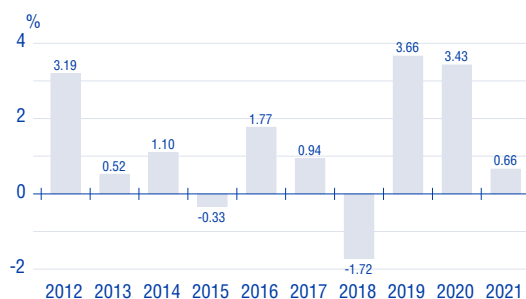
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

#### 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 \$1,139. This works out to an average return of 1.31% a year.

#### YEAR-BY-YEAR RETURNS

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





# CORE PLUS BOND (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 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, the Ecoflex Series 100/100 and the FORLIFE Series 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.23%	-
Classic Series 75/75 Prestige	75%	75%	2.09%	-
Series 75/100	75%	100%	2.49%	0.10%
Series 75/100 Prestige	75%	100%	2.26%	0.10%
Ecoflex Series 100/100	100%	100%	2.54%	0.25%
FORLIFE Series	75%	100%	2.54%	0.10%

\* MER shown may differ from actual MER.

## TRAILING COMMISSION

Each month, iA Financial Group pays a trailing commission of up to 0.04% 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 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)



### QUICK FACTS

**Date of first offer under IAG SRP:** October 25, 2021  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$39.2 million  
**Number of Units Outstanding:** 3,901,323  
**Portfolio Turnover Rate:** 46.74%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.37%	\$10.03
Classic Series 75/75 Prestige <sup>1</sup>	2.20%	\$10.03
Series 75/100	2.57%	\$10.02
Series 75/100 Prestige <sup>1</sup>	2.38%	\$10.03

### 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 investments of the Fund

PIMCO Monthly Income Fund (Canada)	24.29%
Industrial Alliance Bond Fund	23.22%
IA Clarington Loomis Global Multisector Bond Fund Class I	19.47%
Industrial Alliance Short Term Bond Fund	11.04%
Industrial Alliance Responsible Fossil Fuel Free Bond Fund	9.46%
IA Clarington Floating Rate Income Fund, Series I	7.32%
IA Clarington Strategic Corporate Bond Fund, Series I	4.89%
Other Assets	0.31%
<b>Total</b>	<b>100.00%</b>

**Total investments: 8**

#### Investment segmentation of the Fund

Fixed Income Funds	99.68%
Short Term and others	0.32%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks to maximize returns from interest income and capital appreciation
- invests with below-average risk tolerance
- is 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?

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, 2021, the waiver was set at 0.04% 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 of the IAG SRP. 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

Performance data cannot be published for funds that have been in existence for less than 1 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 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 and the Series 75/100 Prestige 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.37%	-
Classic Series 75/75 Prestige	75%	75%	2.20%	-
Series 75/100	75%	100%	2.57%	0.10%
Series 75/100 Prestige	75%	100%	2.38%	0.10%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.04% 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)

### QUICK FACTS

**Date of first offer under IAG SRP:** October 25, 2021  
**Portfolio Advisor:** Loomis, Sayles & Company  
**Total Fund Value:** \$5.8 million  
**Number of Units Outstanding:** 587,359  
**Portfolio Turnover Rate:** 14.72%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.48%	\$9.96
Classic Series 75/75 Prestige <sup>1</sup>	2.28%	\$9.96
Series 75/100	2.68%	\$9.96
Series 75/100 Prestige <sup>1</sup>	2.51%	\$9.96

### 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, 0.250%, 2023-09-30	3.00%
Government of United States, 0.1250%, 2023-03-31	1.30%
Government of United States, 0.1250%, 2023-05-31	1.10%
Charter Communications inc., 4.800%, 2050-03-01	1.00%
Government of United States, 0.1250%, 2023-08-31	0.90%
Amazon.com inc., 0.450%, 2024-05-12	0.80%
Government of United States, 0.1250%, 2023-02-28	0.80%
Uber Technologies, Inc., 4.500%, 2029-08-15	0.80%
Quicken Loans Inc., 3.875%, 2031-03-01	0.70%
DISH Network corp., 3.375%, 2031-03-01	0.70%
<b>Total</b>	<b>11.10%</b>

**Total investments:** 924

#### Investment segmentation of the underlying fund

Fixed Income	94.00%
Short Term and others	4.30%
Equity	1.70%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seek income and the possibility for capital appreciation
- have low risk tolerance
- has a medium- to long-term investment horizon

### 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, 2021, the waiver was set at 0.04% 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 of the IAG SRP. 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

Performance data cannot be published for funds that have been in existence for less than 1 year.

#### YEAR-BY-YEAR RETURNS

Performance data cannot be published for funds that have been in existence for less than 1 year.

# GLOBAL MULTISECTOR BOND (LOOMIS SAYLES) 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 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 and the Series 75/100 Prestige 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.48%	-
Classic Series 75/75 Prestige	75%	75%	2.28%	-
Series 75/100	75%	100%	2.68%	0.10%
Series 75/100 Prestige	75%	100%	2.51%	0.10%

\* MER shown may differ from actual MER.

## TRAILING COMMISSION

Each month, iA Financial Group pays a trailing commission of up to 0.04% 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.

**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)

### QUICK FACTS

**Date of first offer under IAG SRP:** October 20, 2014  
**Portfolio Advisor:** PIMCO  
**Total Fund Value:** \$714.2 million  
**Number of Units Outstanding:** 52,700,180  
**Portfolio Turnover Rate:** 116.55%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.59%	\$12.73
Classic Series 75/75 Prestige <sup>1</sup>	2.33%	\$12.94
Series 75/100	2.77%	\$12.55
Series 75/100 Prestige <sup>1</sup>	2.58%	\$12.69

### 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, 3.500 %, 2052-03-01	7.99%
Uniform Mortgage-Backed Security, TBA, 4.000%, 2052-02-01	2.91%
Citigroup Mortgage Loan Trust, 0.000%, 2061-11-01	2.29%
Canada Treasury Bills, 0.207%, 2022-04-14	2.04%
Uniform Mortgage-Backed Security, TBA, 4.000%, 2052-01-01	1.95%
Jamestown Residential DAC, 0.290%, 2059-06-24	1.87%
Uniform Mortgage-Backed Security, TBA, 2.500%, 2052-02-01	1.66%
Mulcair Securities DAC, 0.302%, 2072-04-24	1.28%
Warwick Finance Residential Mortgages PLC, 0.975%, 2042-03-21	1.25%
Canada Treasury Bills, 0.207%, 2022-03-17	1.19%
<b>Total</b>	<b>24.43%</b>

**Total investments:** 2,336

#### Investment segmentation of the underlying fund

Mortgages	31.00%
Short Term and others	21.80%
High Yield Credit	21.10%
Invest. Grade Credit	16.80%
Emerging Markets	14.00%
Municipalities	2.20%
Government Related	-6.90%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks income and the potential for capital appreciation
- seeks to diversify a traditionally invested fixed income portfolio
- has a medium to long-term investment horizon

### 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?

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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

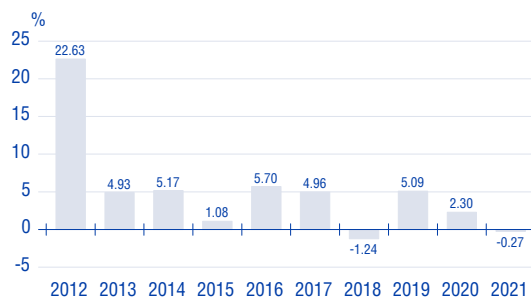
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$1,184. This works out to an average return of 2.37% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. Had the Fund been offered prior to the date of first offer in the product and series aforementioned, 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 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 and the Series 75/100 Prestige 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.

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	75%	75%	2.33%	-
Series 75/100	75%	100%	2.77%	0.10%
Series 75/100 Prestige	75%	100%	2.58%	0.10%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.04% 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 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)



### QUICK FACTS

**Date of first offer under IAG SRP:** October 28, 2019  
**Portfolio Advisor:** Wellington Square  
**Total Fund Value:** \$51.9 million  
**Number of Units Outstanding:** 5,140,051  
**Portfolio Turnover Rate:** 6.98%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.23%	\$10.12
Classic Series 75/75 Prestige <sup>1</sup>	2.09%	\$10.14
Series 75/100	2.40%	\$10.08
Series 75/100 Prestige <sup>1</sup>	2.24%	\$10.11

### 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

American Airlines Inc. Term Loan, 2027-01-29	1.90%
Kruger Products Lp, 6.000%, 2025-04-24	1.80%
Trulieve Cannabis Corp., 8.000%, 2026-10-06	1.50%
Telesat LLC, Term Loan, 2026-10-06	1.50%
Ayr Wellness Inc., 12.500%, 2024-12-10	1.20%
GFH Corp, 7.000%, 2022-12-28	1.10%
Paragon Hg, Corp., 7.000%, 2022-12-28	1.10%
Amneal Pharmaceuticals LLC, Term Loan, 2025-05-04	1.10%
Graham Packaging Co., Term Loan, 2027-08-04	1.00%
Mister Car Wash Holdings Inc., Term Loan, 2026-05-14	1.00%
<b>Total</b>	<b>13.20%</b>

**Total investments: 164**

#### Investment segmentation of the underlying fund

Senior Loans	53.70%
Short Term and others	21.70%
Canadian bonds	18.20%
Foreign bonds	6.40%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks to diversify a traditionally invested fixed income portfolio
- invests with below-average risk tolerance
- is 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, 2021, the waiver was set at 0.04% 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 of the IAG SRP. Returns shown are after the MER has been deducted.

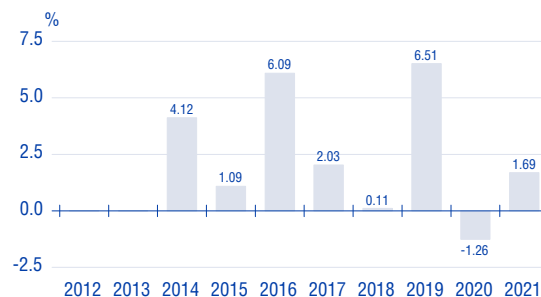
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

#### 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 \$1,011. This works out to an average return of -0.52% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 8 years. Had the Fund been offered prior to the date of first offer in the product and series aforementioned, the returns shown would likely have been similar. In this period, the Fund was up in value 7 years and down in value 1 year.



# 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 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 and the Series 75/100 Prestige 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.23%	-
Classic Series 75/75 Prestige	75%	75%	2.09%	-
Series 75/100	75%	100%	2.40%	0.10%
Series 75/100 Prestige	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 0.04% 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  
 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636

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

### QUICK FACTS

**Date of first offer under IAG SRP:** January 16, 2012  
**Portfolio Advisor:** IA Clarington Investments Inc.  
**Total Fund Value:** \$102.0 million  
**Number of Units Outstanding:** 6,934,471  
**Portfolio Turnover Rate:** 1.31%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>3</sup>	Net Asset Value per Unit
Classic Series 75/75	2.19%	\$14.73
Classic Series 75/75 Prestige <sup>1</sup>	2.07%	\$14.86
Series 75/100	2.44%	\$14.38
Series 75/100 Prestige <sup>1</sup>	2.25%	\$14.55
FORLIFE Series <sup>2</sup>	2.54%	\$14.34

### 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

iShares iBoxx \$ High Yield Corporate Bond Fund	2.90%
Russel Metals Inc., 5.750%, 2025-10-27	2.88%
Superior Plus LP, 4.250%, 2028-05-18	2.87%
Intertape Polymer Group Inc., 4.375%, 2029-06-15	2.69%
Ritchie Bros. Holdings Ltd., 4.950%, 2029-12-15	2.58%
Air Canada, 4.625%, 2029-08-15	2.32%
CanWel Building Materials Group Ltd., 5.250%, 2026-05-15	2.29%
Garda World Security Corp., Issued on October 2019, 9.500%, 2027-11-01	2.29%
Trulieve Cannabis Corp., 9.750%, 2024-06-18	2.26%
Parkland Corp., 6.000%, 2028-06-23	2.23%
<b>Total</b>	<b>25.31%</b>

**Total investments: 96**

#### Investment segmentation of the underlying fund

Corporates	61.30%
Foreign Bonds	19.68%
Short Term and others	19.02%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks income and the potential for capital appreciation
- invests with below average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

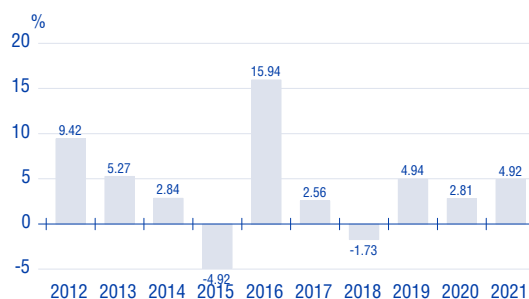
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$1,473. This works out to an average return of 3.97% 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 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 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 and the FORLIFE Series 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.19%	-
Classic Series 75/75 Prestige	75%	75%	2.07%	-
Series 75/100	75%	100%	2.44%	0.10%
Series 75/100 Prestige	75%	100%	2.25%	0.10%
FORLIFE Series	75%	100%	2.54%	0.10%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

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 1-844-442-4636

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

### QUICK FACTS

**Date of first offer under IAG SRP:** June 15, 2015  
**Portfolio Advisor:** Fidelity Investments  
**Total Fund Value:** \$70.7 million  
**Number of Units Outstanding:** 5,878,743  
**Portfolio Turnover Rate:** 3.03%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.64%	\$12.01
Classic Series 75/75 Prestige <sup>1</sup>	2.46%	\$12.14
Series 75/100	2.79%	\$11.84
Series 75/100 Prestige <sup>1</sup>	2.64%	\$11.96

### WHAT DOES THIS FUND INVEST IN?

The Fund invests primarily 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

Sprint Cap Corp., 8.750%, 2032-03-15  
Ally Financial Inc., 8.000%, 2031-11-01  
InterGen NV, 7.000%, 2023-06-30  
CCO Holdings Cap  
C&W Services, 6.875%, 2027-09-15  
PG&E 4.95%, 2050-07-01  
PG&E 4.55%, 2030-07-01  
MPT Operating Partnership, 4.625%, 2029-08-01  
EP Energy Corp.  
Brand Industrial

**Top 10 holdings represents 9.40% of the underlying fund's net assets.**

**Total investments: 666**

#### Investment segmentation of the underlying fund

Foreign bonds	84.36%
Short Term and others	6.85%
Foreign Equity	4.84%
Canadian bonds	3.95%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

**This Fund may be suitable for an investor who:**

- plan to hold his investment for the long-term
- want to gain exposure to high yield securities
- is seeking income from his investment and the potential for capital gains.

### 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

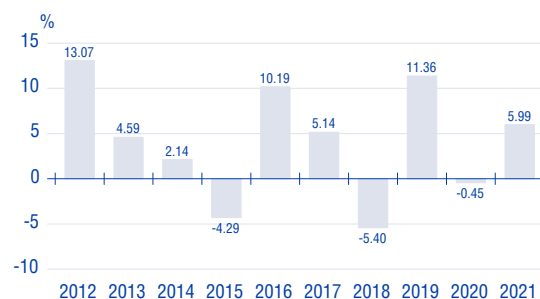
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$1,204. This works out to an average return of 2.87% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. Had the Fund been offered prior to the date of first offer in the product and series aforementioned, 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.



# 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 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 and the Series 75/100 Prestige 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.64%	-
Classic Series 75/75 Prestige	75%	75%	2.46%	-
Series 75/100	75%	100%	2.79%	0.10%
Series 75/100 Prestige	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 0.04% 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

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



### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$683.0 million  
**Number of Units Outstanding:** 22,248,168  
**Portfolio Turnover Rate:** 120.53%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.63%	\$33.93
Classic Series 75/75 Prestige <sup>1</sup>	2.46%	\$34.32
Series 75/100	2.83%	\$33.09
Series 75/100 Prestige <sup>1</sup>	2.64%	\$33.61
Ecoflex Series 100/100	3.03%	\$32.82
FORLIFE Series	3.03%	\$32.82

### 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 Fund	13.93%
Industrial Alliance Canadian Equity (iAIM)	11.25%
Vanguard Short-Term Corporate Bond ETF	8.32%
Government of Canada, 0.136%, 2022-02-17	4.19%
Industrial Alliance International Equity Fund	4.14%
Industrial Alliance Thematic Innovation Fund	4.10%
Industrial Alliance Dividend Fund	3.24%
iShares J.P. Morgan USD Emerging Markets Bond ETF	3.13%
IA Clarington U.S. Dividend Growth Fund, Series I	1.87%
BMO Laddered Preferred Share Index ETF	1.87%
<b>Total</b>	<b>56.04%</b>

Total investments: 273

#### Investment segmentation of the Fund

Canadian Bonds	46.93%
Canadian Equity	17.53%
Short Term and others	12.26%
Foreign Bonds	11.82%
Foreign Equity	11.46%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks regular long-term revenues as well as some capital protection
- invests with below average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

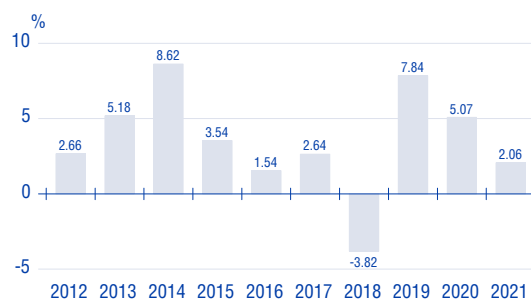
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$1,408. This works out to an average return of 3.48% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. During 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 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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Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.63%	-
Classic Series 75/75 Prestige	75%	75%	2.46%	-
Series 75/100	75%	100%	2.83%	0.10%
Series 75/100 Prestige	75%	100%	2.64%	0.10%
Ecoflex Series 100/100	100%	100%	3.03%	0.25%
FORLIFE Series	75%	100%	3.03%	0.10%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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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**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)

### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$2,354.8 million  
**Number of Units Outstanding:** 38,298,369  
**Portfolio Turnover Rate:** 89.63%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.63%	\$60.51
Classic Series 75/75 Prestige <sup>1</sup>	2.26%	\$61.96
Series 75/100	2.83%	\$59.05
Series 75/100 Prestige <sup>1</sup>	2.45%	\$60.64
Ecoflex Series 100/100	3.02%	\$58.60
FORLIFE Series	3.02%	\$58.60

### 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 (iAIM)	26.74%
Industrial Alliance Canadian Corporate Bond Fund	8.94%
Government of Canada, 0.136%, 2022-02-17	5.27%
Industrial Alliance Thematic Innovation Fund	5.24%
Industrial Alliance Dividend Fund	4.80%
Industrial Alliance International Equity Fund	4.17%
Industrial Alliance Global True Conviction Fund	4.16%
iShares Core U.S. Aggregate Bond ETF	3.84%
Industrial Alliance US Equity (Currency Unhedged) Fund	3.14%
IA Clarington U.S. Dividend Growth Fund, Series I	2.69%
<b>Total</b>	<b>68.99%</b>

**Total investments: 262**

#### Investment segmentation of the Fund

Canadian Equity	34.28%
Canadian Bonds	30.92%
Foreign Equity	19.40%
Short Term and others	10.15%
Foreign Bonds	5.25%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks to maximize a long-term return with low risks
- invests with below average risk tolerance
- is 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, 2021, the waiver was set at 0.04% 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 of the IAG SRP. 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.

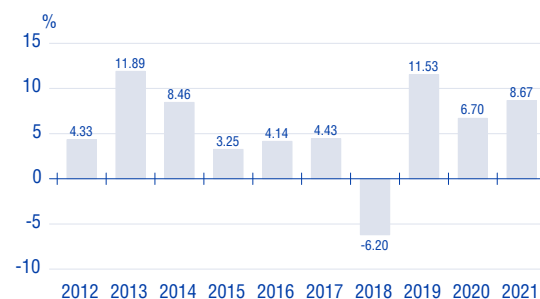
#### AVERAGE RETURN

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 \$1,725.

This works out to an average return of 5.60% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. During 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 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, the Ecoflex Series 100/100 and the FORLIFE Series 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.63%	-
Classic Series 75/75 Prestige	75%	75%	2.26%	-
Series 75/100	75%	100%	2.83%	0.10%
Series 75/100 Prestige	75%	100%	2.45%	0.10%
Ecoflex Series 100/100	100%	100%	3.02%	0.40%
FORLIFE Series	75%	100%	3.02%	0.25%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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
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 1-844-442-4636

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

### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$854.4 million  
**Number of Units Outstanding:** 20,652,426  
**Portfolio Turnover Rate:** 60.94%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.66%	\$48.87
Classic Series 75/75 Prestige <sup>1</sup>	2.21%	\$50.19
Series 75/100	2.84%	\$47.74
Series 75/100 Prestige <sup>1</sup>	2.44%	\$49.17
Ecoflex Series 100/100	3.04%	\$47.40
FORLIFE Series	3.04%	\$47.40

### 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 (iAIM)	29.11%
Industrial Alliance Dividend Fund	9.32%
Industrial Alliance Thematic Innovation Fund	7.48%
Industrial Alliance Canadian Corporate Bond Fund	5.31%
Industrial Alliance Canadian Equity Small Cap Fund	4.99%
Industrial Alliance US Equity (Currency Unhedged) Fund	4.77%
Government of Canada, 0.136%, 2022-02-17	4.49%
Industrial Alliance International Equity Fund	4.18%
Industrial Alliance Global True Conviction Fund	4.11%
Industrial Alliance Canadian Equity All Cap Value	4.08%
<b>Total</b>	<b>77.84%</b>

Total investments: 246

#### Investment segmentation of the Fund

Canadian Equity	47.55%
Foreign Equity	22.39%
Canadian Bonds	19.87%
Short Term and others	9.19%
Foreign Bonds	1.00%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks to maximize long-term returns while minimizes risks
- invests with below average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

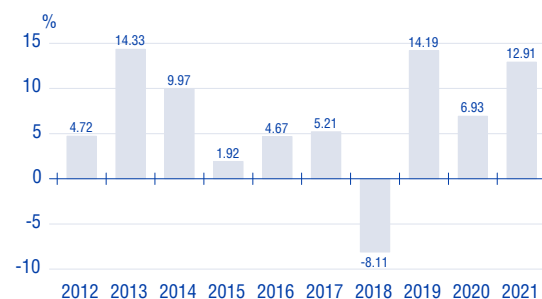
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$1,872. This works out to an average return of 6.47% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. During 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 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, the Ecoflex Series 100/100 and the FORLIFE Series 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.

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	75%	75%	2.21%	-
Series 75/100	75%	100%	2.84%	0.10%
Series 75/100 Prestige	75%	100%	2.44%	0.10%
Ecoflex Series 100/100	100%	100%	3.04%	0.50%
FORLIFE Series	75%	100%	3.04%	0.40%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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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 1-844-442-4636

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



### QUICK FACTS

**Date of first offer under IAG SRP:** October 26, 2020  
**Portfolio Advisor:** Vancity  
**Total Fund Value:** \$67.2 million  
**Number of Units Outstanding:** 6,251,190  
**Portfolio Turnover Rate:** 95.12%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.79%	\$10.75
Classic Series 75/75 Prestige <sup>1</sup>	2.58%	\$10.77
Series 75/100	3.07%	\$10.71
Series 75/100 Prestige <sup>1</sup>	2.67%	\$10.76
Ecoflex Series 100/100	3.26%	\$10.69

### WHAT DOES THIS FUND INVEST IN?

The Fund invests in units of the IA Clarington Inhance Conservative SRI Portfolio<sup>3</sup>, 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

IA Clarington Inhance Bond SRI Fund, Series I <sup>4</sup>	55.76%
IA Clarington Inhance Monthly Income SRI Fund, Series I	20.06%
IA Clarington Inhance Global Equity SRI Class, Series I	11.37%
IA Clarington Inhance Canadian Equity SRI Class, Series I	9.96%
IAC Inhance Global Equity SRI Fund, Series I	2.44%
Other Assets	0.41%
<b>Total</b>	<b>100.00%</b>

**Total investments: 5**

#### <sup>4</sup> Top 10 investments of the IA Clarington Inhance Bond SRI Fund

Canada Housing Trust No 1, 1.950%, 2025-12-15	3.60%
Canada Housing Trust No 1, 2.900%, 2024-06-15	3.30%
Province of Ontario, 3.500%, 2043-06-02	2.80%
Province of Ontario, 3.450%, 2045-06-02	2.60%
Province of Ontario, 1.550%, 2029-11-01	2.60%
Canada Housing Trust No 1, 1.750%, 2030-06-15	2.50%
Canada Housing Trust No 1, 1.800%, 2024-12-15	2.30%
Canada Housing Trust No 1, 1.900%, 2026-09-15	2.30%
Royal Bank of Canada, 2.352%, 2024-07-02	2.30%
Canadian Imperial Bank of Commerce, 2.350%, 2024-08-28	2.20%
<b>Total</b>	<b>26.50%</b>

#### Investment segmentation of the underlying fund

Fixed Income Funds	55.76%
Canadian Equity Funds	30.02%
Global Equity Funds	13.81%
Short Term and others	0.41%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks regular long-term revenues as well as some capital appreciation
- invests with below average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

<sup>3</sup> As of January 20, 2022, the name of the underlying fund in which the SRI Moderate (Inhance) Fund is invested is changed to "IA Clarington Inhance Moderate SRI Portfolio".

### HOW HAS THE FUND PERFORMED?

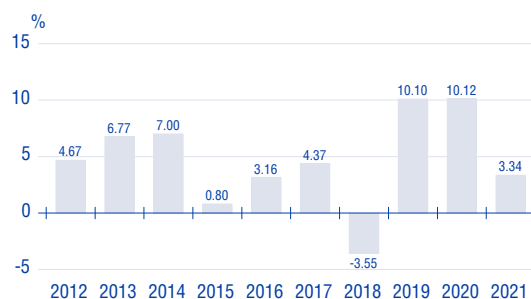
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 6.69% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. Had the Fund been offered prior to the date of first offer in the product and series aforementioned, 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 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 and the Ecoflex Series 100/100 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.79%	-
Classic Series 75/75 Prestige	75%	75%	2.58%	-
Series 75/100	75%	100%	3.07%	0.10%
Series 75/100 Prestige	75%	100%	2.67%	0.10%
Ecoflex Series 100/100	100%	100%	3.26%	0.40%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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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Website: [ia.ca](http://ia.ca)

### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** Vancity  
**Total Fund Value:** \$230.4 million  
**Number of Units Outstanding:** 11,868,243  
**Portfolio Turnover Rate:** 2.19%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.81%	\$19.72
Classic Series 75/75 Prestige <sup>1</sup>	2.65%	\$19.92
Series 75/100	3.09%	\$19.22
Series 75/100 Prestige <sup>1</sup>	2.71%	\$19.73
Ecoflex Series 100/100	3.24%	\$19.12
FORLIFE Series	3.24%	\$19.12

### 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	39.68%
IA Clarington Inhance Global Equity SRI Class, Series I	19.20%
IA Clarington Inhance Monthly Income SRI Fund, Series I	18.05%
IA Clarington Inhance Canadian Equity SRI Class, Series I	18.05%
IAC Inhance Global Equity SRI Fund, Series I	4.32%
Other Assets	0.70%
<b>Total</b>	<b>100.00%</b>

**Total investments:** 5

#### Investment segmentation of the underlying fund

Income	39.68%
Canadian Equity	36.10%
Global Equity	23.52%
Others	0.70%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks capital appreciation and income
- is looking for socially responsible investment principles
- invests with below average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

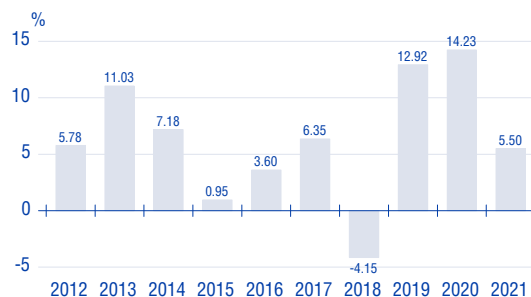
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$1,826. This works out to an average return of 6.21% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. During 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 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, the Ecoflex Series 100/100 and the FORLIFE Series 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.81%	-
Classic Series 75/75 Prestige	75%	75%	2.65%	-
Series 75/100	75%	100%	3.09%	0.10%
Series 75/100 Prestige	75%	100%	2.71%	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 0.08% 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)

### QUICK FACTS

**Date of first offer under IAG SRP:** October 26, 2020  
**Portfolio Advisor:** Vancity  
**Total Fund Value:** \$58.6 million  
**Number of Units Outstanding:** 5,155,498  
**Portfolio Turnover Rate:** 85.92%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.89%	\$11.39
Classic Series 75/75 Prestige <sup>1</sup>	2.66%	\$11.42
Series 75/100	3.14%	\$11.35
Series 75/100 Prestige <sup>1</sup>	2.75%	\$11.41
Ecoflex Series 100/100	3.36%	\$11.32

### 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 Bond SRI Fund, Series I	27.92%
IA Clarington Inhance Global Equity SRI Class, Series I	25.75%
IA Clarington Inhance Canadian Equity SRI Class, Series I	24.92%
IA Clarington Inhance Monthly Income SRI Fund, Series I	15.00%
IAC Inhance Global Equity SRI Fund, Series I	5.78%
Other Assets	0.63%
<b>Total</b>	<b>100.00%</b>

**Total investments:** 5

#### Investment segmentation of the underlying fund

Canadian Equity Funds	39.92%
Global Equity Funds	31.53%
Fixed Income Funds	27.92%
Short Term and others	0.63%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks long-term capital appreciation
- has an average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

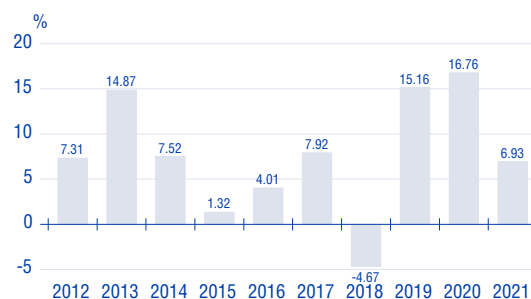
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$1,147. This works out to an average return of 12.34% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. Had the Fund been offered prior to the date of first offer in the product and series aforementioned, 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 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 and the Ecoflex Series 100/100 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.89%	-
Classic Series 75/75 Prestige	75%	75%	2.66%	-
Series 75/100	75%	100%	3.14%	0.10%
Series 75/100 Prestige	75%	100%	2.75%	0.10%
Ecoflex Series 100/100	100%	100%	3.36%	0.50%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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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 1080 Grande Allée West  
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 Quebec City, QC G1K 7M3  
 1-844-442-4636

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



### QUICK FACTS

**Date of first offer under IAG SRP:** January 16, 2012  
**Portfolio Advisor:** IA Clarington Investments Inc.  
**Total Fund Value:** \$307.9 million  
**Number of Units Outstanding:** 17,267,724  
**Portfolio Turnover Rate:** 4.25%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.52%	\$18.03
Classic Series 75/75 Prestige <sup>1</sup>	2.09%	\$18.53
Series 75/100	2.75%	\$17.37
Series 75/100 Prestige <sup>1</sup>	2.26%	\$17.92
Ecoflex Series 100/100	3.17%	\$17.06
FORLIFE Series	3.17%	\$17.06

### 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

Royal Bank of Canada	3.90%
Brookfield Asset Management Inc.	2.50%
The Toronto-Dominion Bank	2.30%
Loblaw Companies Ltd.	2.20%
Bank of Nova Scotia	2.10%
Fortis Inc.	2.10%
BCE Inc.	2.00%
Waste Connections Inc.	1.80%
Johnson & Johnson	1.80%
CVS Health Corp.	1.70%
<b>Total</b>	<b>22.40%</b>

Total investments: 227

#### Investment segmentation of the underlying fund

Equity	60.60%
Fixed Income	24.90%
Short Term and others	14.50%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks a flow of income and the potential for capital appreciation
- invests with below average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

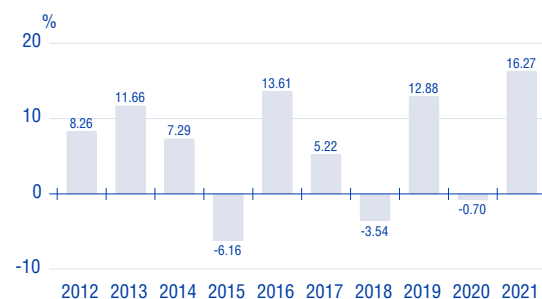
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$1,803. This works out to an average return of 6.10% 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 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, the Ecoflex Series 100/100 and the FORLIFE Series 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.52%	-
Classic Series 75/75 Prestige	75%	75%	2.09%	-
Series 75/100	75%	100%	2.75%	0.10%
Series 75/100 Prestige	75%	100%	2.26%	0.10%
Ecoflex Series 100/100	100%	100%	3.17%	0.50%
FORLIFE Series	75%	100%	3.17%	0.25%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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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 1-844-442-4636

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

### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** Loomis, Sayles & Company  
**Total Fund Value:** \$1,155.7 million  
**Number of Units Outstanding:** 49,015,527  
**Portfolio Turnover Rate:** 1.20%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>3</sup>	Net Asset Value per Unit
Classic Series 75/75	2.65%	\$23.72
Classic Series 75/75 Prestige <sup>1</sup>	2.45%	\$24.04
Series 75/100	2.88%	\$22.94
Series 75/100 Prestige <sup>1</sup>	2.61%	\$23.38
Ecoflex Series 100/100 <sup>2</sup>	3.23%	\$22.64
FORLIFE Series <sup>2</sup>	3.23%	\$22.64

### 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

ASML Holding NV	3.30%
Alphabet Inc.	3.00%
Danaher Corp.	3.00%
MasterCard Inc.	3.00%
Amazon.com Inc.	2.90%
IQVIA	2.90%
Airbnb Inc.	2.90%
UnitedHealth Group Inc.	2.60%
S&P Global Inc.	2.50%
Linde PLC	2.50%
<b>Total</b>	<b>28.60%</b>

Total investments: 661

#### Investment segmentation of the underlying fund

U.S. Equity	52.10%
Fixed Income	28.20%
Foreign Equity	16.10%
Short Term and others	3.60%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks long-term capital appreciation
- invests with below average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

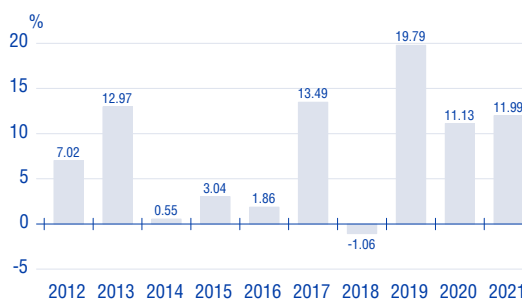
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$2,136. This works out to an average return of 7.88% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. During 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 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, the Ecoflex Series 100/100 and the FORLIFE Series 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.65%	-
Classic Series 75/75 Prestige	75%	75%	2.45%	-
Series 75/100	75%	100%	2.88%	0.10%
Series 75/100 Prestige	75%	100%	2.61%	0.10%
Ecoflex Series 100/100	100%	100%	3.23%	0.50%
FORLIFE Series	75%	100%	3.23%	0.25%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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)

### QUICK FACTS

**Date of first offer under IAG SRP:** December 4, 2017  
**Portfolio Advisor:** Fidelity Investments  
**Total Fund Value:** \$289.5 million  
**Number of Units Outstanding:** 23,396,317  
**Portfolio Turnover Rate:** 3.51%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.89%	\$12.37
Classic Series 75/75 Prestige <sup>1</sup>	2.68%	\$12.48
Series 75/100	3.08%	\$12.28
Series 75/100 Prestige <sup>1</sup>	2.83%	\$12.40

### 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

Apple Inc.  
Microsoft Corp.  
iShares Comex Gold Trust ETF  
Taiwan Semiconductor Manufacturing Co. Ltd.  
Accenture PLC  
Samsung Electronics Co. Ltd.  
Sony Corp.  
Danaher Corp.  
Roche Holdings AG  
Wells Fargo & Co.

Top 10 holdings represents 9.60% of the underlying fund's net assets.

Total investments: 3,150

#### Investment segmentation of the underlying fund

Foreign Equity	47.10%
Foreign bonds	41.24%
Short Term and others	8.42%
Canadian Equity	2.32%
Canadian bonds	0.92%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks long-term capital appreciation as well as some regular revenues
- invests with below average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

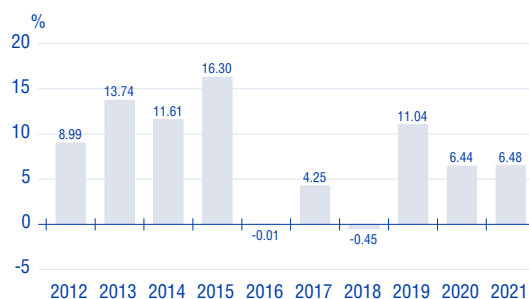
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$1,250. This works out to an average return of 5.64% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. Had the Fund been offered prior to the date of first offer in the product and series aforementioned, 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 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 and the Series 75/100 Prestige 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.89%	-
Classic Series 75/75 Prestige	75%	75%	2.68%	-
Series 75/100	75%	100%	3.08%	0.10%
Series 75/100 Prestige	75%	100%	2.83%	0.10%

\* MER shown may differ from actual MER.

## TRAILING COMMISSION

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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
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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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Website: [ia.ca](http://ia.ca)



### QUICK FACTS

**Date of first offer under IAG SRP:** October 25, 2021  
**Portfolio Advisor:** Fidelity Investments  
**Total Fund Value:** \$7.7 million  
**Number of Units Outstanding:** 786,414  
**Portfolio Turnover Rate:** 16.40%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	3.04%	\$9.82
Classic Series 75/75 Prestige <sup>1</sup>	2.84%	\$9.82
Series 75/100	3.24%	\$9.82
Series 75/100 Prestige <sup>1</sup>	3.00%	\$9.82

### 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

Nvidia Corp.  
Snowflake inc. Class A  
Roblox Corp.  
Airbnb Inc.  
Meta Platforms Inc., cat. A  
Marvell Technology Inc.  
Unity Software Inc.  
Wells Fargo & Co.  
Devon Energy Corp.  
Canadian Natural Resources Ltd.

Top 10 holdings represents 24.52% of the underlying fund's net asset.

Total investments: 1,574

#### Sector Allocation of the underlying fund

Information Technology	18.91%
Communication Services	7.79%
Energy	6.79%
Consumer Discretionary	6.59%
Industrials	5.54%
Financials	3.99%
Materials	3.58%
Health Care	2.66%
Utilities	0.72%
<b>Total</b>	<b>56.57%</b>

#### Investment segmentation of the underlying fund

Canada	45.98%
United States	40.81%
Grand Cayman	3.50%
Germany	2.20%
United Kingdom	1.98%
France	1.97%
Short Term and others	1.86%
Other countries	1.70%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks long-term capital appreciation as well as some regular revenues
- invests with below average risk tolerance
- is 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, 2021, the waiver was set at 0.04% 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 of the IAG SRP. 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

Performance data cannot be published for funds that have been in existence for less than 1 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 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 and the Series 75/100 Prestige 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	3.04%	-
Classic Series 75/75 Prestige	75%	75%	2.84%	-
Series 75/100	75%	100%	3.24%	0.20%
Series 75/100 Prestige	75%	100%	3.00%	0.20%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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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Website: [ia.ca](http://ia.ca)

### QUICK FACTS

**Date of first offer under IAG SRP:** October 29, 2018  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$105.8 million  
**Number of Units Outstanding:** 9,222,631  
**Portfolio Turnover Rate:** 77.52%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.68%	\$11.47
Classic Series 75/75 Prestige <sup>1</sup>	2.50%	\$11.53
Series 75/100	2.88%	\$11.40
Series 75/100 Prestige <sup>1</sup>	2.70%	\$11.46

### 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 Fund	18.89%
IA Clarington Loomis Global Multisector Bond Fund Class I	15.41%
Industrial Alliance International Equity Fund	8.73%
IA Clarington Floating Rate Income Fund, Series I	7.91%
iShares J.P. Morgan USD Emerging Markets Bond ETF	5.16%
Industrial Alliance Thematic Innovation Fund	4.54%
Industrial Alliance Canadian Equity (iAIM)	4.52%
Industrial Alliance Real Estate Debt (iAIM) Fund	3.98%
Industrial Alliance US Equity (Currency Unhedged) Fund	3.72%
Industrial Alliance Private Equity (iAIM) Fund	3.20%
<b>Total</b>	<b>76.06%</b>

Total investments: 34

#### Investment segmentation of the Fund

Fixed Income Funds	56.75%
Global Equity Funds	11.93%
U.S. Equity Funds	11.16%
Canadian Equity Funds	10.30%
Alternative Investment Funds	7.91%
Short Term and others	1.95%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks a steady long-term return and capital growth
- has a lower than average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

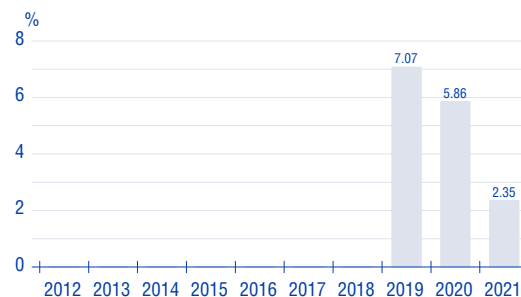
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$1,160. This works out to an average return of 4.80% 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 3 years and down in value 0 year.



# GLOBAL ASSET ALLOCATION SECURITY (iAIM) 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 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 and the Series 75/100 Prestige 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.

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	75%	75%	2.50%	-
Series 75/100	75%	100%	2.88%	0.10%
Series 75/100 Prestige	75%	100%	2.70%	0.10%

\* MER shown may differ from actual MER.

## TRAILING COMMISSION

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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:

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

### QUICK FACTS

**Date of first offer under IAG SRP:** October 29, 2018  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$178.4 million  
**Number of Units Outstanding:** 14,538,054  
**Portfolio Turnover Rate:** 62.57%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.70%	\$12.25
Classic Series 75/75 Prestige <sup>1</sup>	2.44%	\$12.38
Series 75/100	3.03%	\$12.15
Series 75/100 Prestige <sup>1</sup>	2.68%	\$12.29

### 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 International Equity Fund	13.78%
Industrial Alliance Bond Fund	11.41%
Industrial Alliance US Equity (Currency Unhedged) Fund	10.64%
IA Clarington Loomis Global Multisector Bond Fund Class I	10.64%
Industrial Alliance Thematic Innovation Fund	9.13%
Industrial Alliance Canadian Equity (iAIM)	7.11%
Industrial Alliance Dividend Fund	5.08%
IA Clarington Floating Rate Income Fund, Series I	4.73%
Industrial Alliance Real Estate Debt (iAIM) Fund	3.98%
iShares J.P. Morgan USD Emerging Markets Bond ETF	3.38%
<b>Total</b>	<b>79.88%</b>

Total investments: 32

#### Investment segmentation of the Fund

Fixed Income Funds	37.57%
U.S. Equity Funds	23.12%
Global Equity Funds	16.54%
Canadian Equity Funds	15.60%
Alternative Investment Funds	6.36%
Short Term and others	0.81%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks to maximize high returns over the long term while minimizing risk
- has an average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

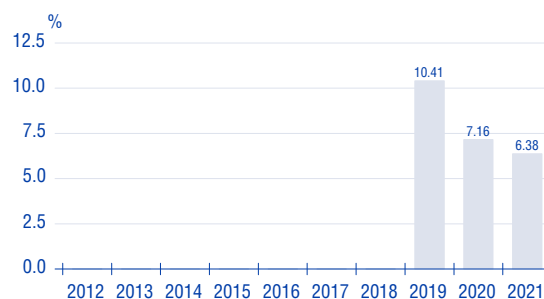
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$1,247. This works out to an average return of 7.21% 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 3 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 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 and the Series 75/100 Prestige 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.

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	75%	75%	2.44%	-
Series 75/100	75%	100%	3.03%	0.10%
Series 75/100 Prestige	75%	100%	2.68%	0.10%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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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 1080 Grande Allée West  
 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636

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



### QUICK FACTS

**Date of first offer under IAG SRP:** October 29, 2018  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$54.3 million  
**Number of Units Outstanding:** 4,208,385  
**Portfolio Turnover Rate:** 54.75%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.75%	\$12.86
Classic Series 75/75 Prestige <sup>1</sup>	2.46%	\$13.01
Series 75/100	3.02%	\$12.74
Series 75/100 Prestige <sup>1</sup>	2.60%	\$12.93

### 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 Fund	20.36%
Industrial Alliance US Equity (Currency Unhedged) Fund	14.78%
Industrial Alliance Thematic Innovation Fund	10.74%
Industrial Alliance Canadian Equity (iAIM)	10.48%
Industrial Alliance Dividend Fund	7.72%
IA Clarington Loomis Global Multisector Bond Fund Class I	4.63%
Industrial Alliance Private Equity (iAIM) Fund	3.75%
SPDR S&P 500 ETF Trust, Series 1	3.42%
Industrial Alliance Canadian Equity Small Cap Fund	3.18%
Industrial Alliance Real Estate Debt (iAIM) Fund	2.97%
<b>Total</b>	<b>82.03%</b>

Total investments: 29

#### Investment segmentation of the Fund

U.S. Equity Funds	28.95%
Global Equity Funds	26.19%
Canadian Equity Funds	21.38%
Fixed Income Funds	14.70%
Alternative Investment Funds	4.97%
Short Term and others	3.81%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks to maximize long-term returns
- has an average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

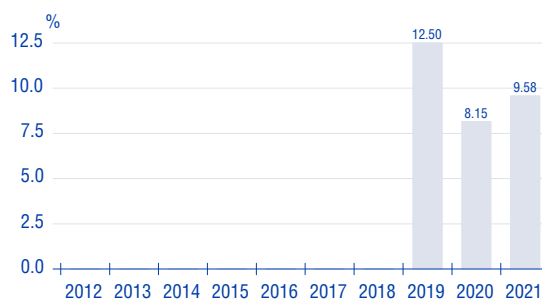
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$1,319. This works out to an average return of 9.13% 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 3 years and down in value 0 year.



# GLOBAL ASSET ALLOCATION OPPORTUNITY (iAIM) 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 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 and the Series 75/100 Prestige 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.

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	75%	75%	2.46%	-
Series 75/100	75%	100%	3.02%	0.20%
Series 75/100 Prestige	75%	100%	2.60%	0.20%

\* MER shown may differ from actual MER.

## TRAILING COMMISSION

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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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 1080 Grande Allée West  
 PO Box 1907, Station Terminus  
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 1-844-442-4636

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

### QUICK FACTS

**Date of first offer under IAG SRP:** September 8, 2020  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$160.2 million  
**Number of Units Outstanding:** 12,915,509  
**Portfolio Turnover Rate:** 5.60%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Ecoflextra Series 75/100 <sup>1</sup>	2.66%	\$12.40

### 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 (iAIM)	75.49%
SHOIFY INC.	7.82%
Royal Bank of Canada	7.30%
The Toronto-Dominion Bank	7.15%
Brookfield Asset Management Inc.	4.27%
Bank of Nova Scotia	3.98%
Canadian National Railway Co.	3.40%
Canadian Pacific Railway Co.	3.38%
Bank of Montreal	3.34%
Enbridge Inc.	3.26%
Canadian Imperial Bank of Commerce	2.51%
<b>Total</b>	<b>46.41%</b>
Disciplined Bond (iAIM)	24.73%
<b>Total</b>	<b>100.22%</b>

Total investments: 2

#### Investment segmentation of Canadian Disciplined Equity (iAIM) Fund

Canadian Equity	93.32%
Short Term and others	3.09%
U.S. Equity	2.01%
Foreign Equity	1.58%
<b>Total</b>	<b>100.00%</b>

#### Investment segmentation of Disciplined Bond (iAIM) Fund

Provinces	32.94%
Corporates	27.42%
Canada	22.04%
Short Term and others	8.98%
Municipalities and Subsidized	5.90%
Foreign Bonds	2.72%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks long-term capital appreciation with lower volatility exposure
- invests with below average risk tolerance
- is 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, Short Term Bond, Disciplined Bond (iAIM) and Disciplined Prudent (iAIM).

<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, 2021, the waiver was set at 0.04% 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.

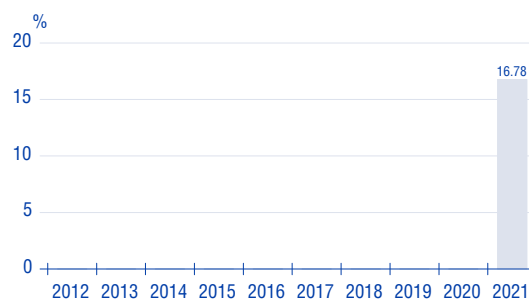
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

#### 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 \$1,247. This works out to an average return of 18.34% a year.

#### YEAR-BY-YEAR RETURNS

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



# CANADIAN DISCIPLINED EQUITY (iAIM) HYBRID 75/25 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 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Ecoflextra Series 75/100	75%	100%	2.66%	1.35%

\* MER shown may differ from actual MER.

## TRAILING COMMISSION

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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)

### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** IA Clarington Investments Inc.  
**Total Fund Value:** \$28.4 million  
**Number of Units Outstanding:** 1,552,801  
**Portfolio Turnover Rate:** 13.45%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.48%	\$18.23
Classic Series 75/75 Prestige <sup>1</sup>	2.06%	\$18.73
Series 75/100	2.60%	\$17.99
Series 75/100 Prestige <sup>1</sup>	2.04%	\$18.66
Ecoflex Series 100/100	2.69%	\$17.96
FORLIFE Series	2.69%	\$17.96

### 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, Series I	75.47%
Royal Bank of Canada	4.56%
Waste Connections Inc.	3.40%
Loblaw Companies Ltd.	3.05%
Bank of Nova Scotia	3.01%
BCE Inc.	2.97%
Brookfield Asset Management Inc.	2.90%
The Toronto-Dominion Bank	2.81%
Stantec Inc.	2.73%
Cisco Systems Inc.	2.53%
CGI Inc.	2.49%
<b>Total</b>	<b>30.45%</b>
Industrial Alliance Bond Fund	24.71%
<b>Total</b>	<b>100.18%</b>

Total investments: 87

#### Investment segmentation of IA Clarington Strategic Equity Income Fund

Canadian Equity	59.22%
U.S. Equity	24.32%
Short Term and others	7.62%
Income Trust	6.65%
Foreign Equity	2.19%
<b>Total</b>	<b>100.00%</b>

#### Investment segmentation of Industrial Alliance Bond Fund

Corporates	35.45%
Provinces	30.62%
Canada	15.12%
Short Term and others	7.69%
Municipalities and Subsidized	5.92%
Foreign bonds	3.32%
Investment Fund Units	1.88%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks capital growth with lower volatility exposure
- invests with below average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

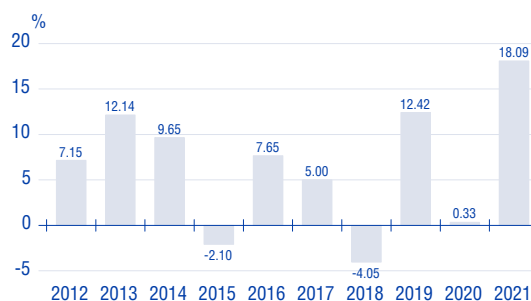
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 8 years and down in value 2 years.





# STRATEGIC EQUITY INCOME HYBRID 75/25 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 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, the Ecoflex Series 100/100 and the FORLIFE Series 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.48%	-
Classic Series 75/75 Prestige	75%	75%	2.06%	-
Series 75/100	75%	100%	2.60%	0.10%
Series 75/100 Prestige	75%	100%	2.04%	0.10%
Ecoflex Series 100/100	100%	100%	2.69%	0.50%
FORLIFE Series	75%	100%	2.69%	0.40%

\* MER shown may differ from actual MER.

## TRAILING COMMISSION

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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)



### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$73.4 million  
**Number of Units Outstanding:** 4,050,234  
**Portfolio Turnover Rate:** 15.48%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.48%	\$18.18
Classic Series 75/75 Prestige <sup>1</sup>	2.01%	\$18.70
Series 75/100	2.69%	\$17.83
Series 75/100 Prestige <sup>1</sup>	2.17%	\$18.43
Ecoflex Series 100/100	2.79%	\$17.78
FORLIFE Series	2.79%	\$17.78

### 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.

#### Top investments of the Fund

IA Clarington Dividend Growth Class, Series I	75.47%
Royal Bank of Canada	6.99%
The Toronto-Dominion Bank	6.40%
Bank of Nova Scotia	4.62%
Enbridge Inc.	3.87%
Brookfield Asset Management Inc.	3.58%
Sun Life Financial Services of Canada Inc.	3.18%
TC Energy Corp.	3.03%
Bank of Montreal	2.81%
TELUS Corp.	2.66%
Canadian Imperial Bank of Commerce	2.45%
<b>Total</b>	<b>39.59%</b>
Industrial Alliance Bond Fund	24.71%
<b>Total</b>	<b>100.18%</b>

**Total investments: 84**

#### Investment segmentation of IA Clarington Dividend Growth Class

Canadian Equity	86.12%
U.S. Equity	7.15%
Short Term and others	3.97%
Income Trust	2.76%
<b>Total</b>	<b>100.00%</b>

#### Investment segmentation of Industrial Alliance Bond Fund

Corporates	35.45%
Provinces	30.62%
Canada	15.12%
Short Term and others	7.69%
Municipalities and Subsidized	5.92%
Foreign bonds	3.32%
Investment Fund Units	1.88%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks dividend income and the possibility of capital appreciation with lower risk exposure
- invests with below average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

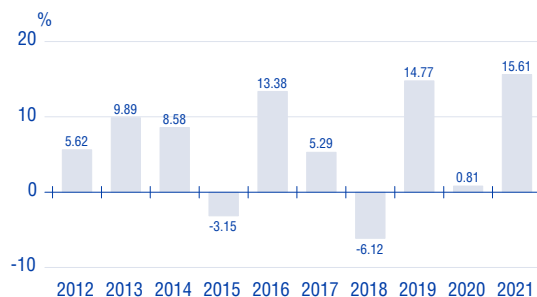
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$1,830. This works out to an average return of 6.23% 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.

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 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, the Ecoflex Series 100/100 and the FORLIFE Series 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.48%	-
Classic Series 75/75 Prestige	75%	75%	2.01%	-
Series 75/100	75%	100%	2.69%	0.10%
Series 75/100 Prestige	75%	100%	2.17%	0.10%
Ecoflex Series 100/100	100%	100%	2.79%	0.50%
FORLIFE Series	75%	100%	2.79%	0.40%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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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 Quebec City, QC G1K 7M3  
 1-844-442-4636

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

### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$6.1 million  
**Number of Units Outstanding:** 377,895  
**Portfolio Turnover Rate:** 17.63%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.57%	\$16.36
Classic Series 75/75 Prestige <sup>1</sup>	2.18%	\$16.74
Series 75/100	2.75%	\$16.02
Series 75/100 Prestige <sup>1</sup>	2.34%	\$16.50
Ecoflex Series 100/100	2.58%	\$16.00
FORLIFE Series	2.58%	\$16.00
Ecoflex Series 75/100 <sup>3</sup>	2.58%	\$16.00

### 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

Industrial Alliance Canadian Equity Index Fund	75.45%
SHOIFY INC.	7.59%
Royal Bank of Canada	7.35%
The Toronto-Dominion Bank	6.79%
Horizon S&P/TSX 60 Index ETF	5.48%
Brookfield Asset Management Inc.	4.28%
Bank of Nova Scotia	4.18%
Enbridge Inc.	3.84%
Canadian National Railway Co.	3.63%
Bank of Montreal	3.39%
Canadian Pacific Railway Co.	3.25%
<b>Total</b>	<b>49.78%</b>

Industrial Alliance Bond Fund	24.74%
<b>Total</b>	<b>100.19%</b>

**Total investments:** 63

#### Investment segmentation of Industrial Alliance Canadian Equity Index Fund

Canadian Equity	95.60%
U.S. Equity	2.12%
Foreign Equity	1.58%
Short Term and others	0.70%
<b>Total</b>	<b>100.00%</b>

#### Investment segmentation of Industrial Alliance Bond Fund

Corporates	35.45%
Provinces	30.62%
Canada	15.12%
Short Term and others	7.69%
Municipalities and Subsidized	5.92%
Foreign bonds	3.32%
Investment Fund Units	1.88%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks long-term capital appreciation with lower volatility exposure
- invests with below average risk tolerance
- is 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, 2021, the waiver was set at 0.04% 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, Short Term Bond, Disciplined Bond (iAIM) and Disciplined Prudent (iAIM).

### HOW HAS THE FUND PERFORMED?

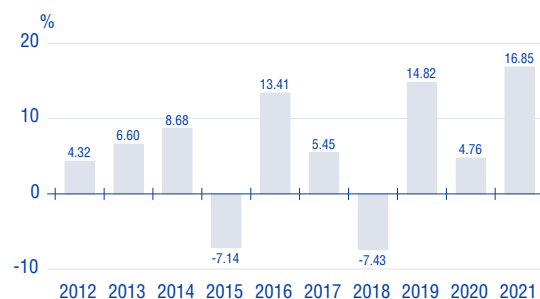
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$1,746. This works out to an average return of 5.73% 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
No Sales Charge	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 advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
Front End Sales Charge	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.
Deferred Sales Charge	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, the Ecoflex Series 100/100, the FORLIFE Series and the Ecoflex<sup>extra</sup> 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.

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	75%	75%	2.18%	-
Series 75/100	75%	100%	2.75%	0.20%
Series 75/100 Prestige	75%	100%	2.34%	0.20%
Ecoflex Series 100/100	100%	100%	2.58%	0.65%
FORLIFE Series	75%	100%	2.58%	0.40%
Ecoflex <sup>extra</sup> Series 75/100	75%	100%	2.58%	1.40%

\* MER shown may differ from actual MER.

## TRAILING COMMISSION

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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 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)

### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** Fidelity Investments  
**Total Fund Value:** \$23.3 million  
**Number of Units Outstanding:** 1,243,188  
**Portfolio Turnover Rate:** 10.96%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.69%	\$19.36
Classic Series 75/75 Prestige <sup>1</sup>	2.48%	\$19.63
Series 75/100	2.95%	\$18.62
Series 75/100 Prestige <sup>1</sup>	2.83%	\$18.91
Ecoflex Series 100/100	3.34%	\$18.32
FORLIFE Series	3.34%	\$18.32

### 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® Fund, Series O	75.77%
Royal Bank of Canada	
The Toronto-Dominion Bank	
Brookfield Asset Management Inc.	
Canadian Pacific Railway Co.	
CGI Inc.	
Dollarama Inc.	
Shopify Inc.	
Canadian National Railway Co.	
Suncor Energy Inc.	
Thomson Reuters Corp.	
<b>Total</b>	<b>38.54%</b>
Industrial Alliance Bond Fund	24.48%
<b>Total</b>	<b>100.25%</b>

Total investments: 127

#### Investment segmentation of Fidelity True North Fund

Canadian Equity	91.87%
Foreign Equity	5.46%
Short Term and others	2.66%
Canadian bonds	0.01%
<b>Total</b>	<b>100.00%</b>

#### Investment segmentation of Industrial Alliance Bond Fund

Corporates	35.45%
Provinces	30.62%
Canada	15.12%
Short Term and others	7.69%
Municipalities and Subsidized	5.92%
Foreign bonds	3.32%
Investment Fund Units	1.88%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks high long-term capital appreciation with lower volatility exposure
- invests with below average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

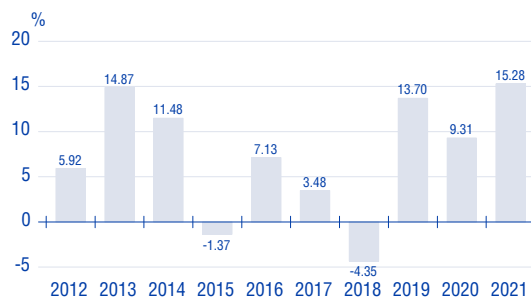
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$2,033. This works out to an average return of 7.35% 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 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 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, the Ecoflex Series 100/100, the FORLIFE Series 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.69%	-
Classic Series 75/75 Prestige	75%	75%	2.48%	-
Series 75/100	75%	100%	2.95%	0.20%
Series 75/100 Prestige	75%	100%	2.83%	0.20%
Ecoflex Series 100/100	100%	100%	3.34%	0.65%
FORLIFE Series	75%	100%	3.34%	0.40%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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)



### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$20.4 million  
**Number of Units Outstanding:** 1,186,874  
**Portfolio Turnover Rate:** 16.16%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.58%	\$17.43
Classic Series 75/75 Prestige <sup>1</sup>	2.16%	\$17.87
Series 75/100	2.86%	\$17.03
Series 75/100 Prestige <sup>1</sup>	2.36%	\$17.59
Ecoflex Series 100/100	2.88%	\$17.02
FORLIFE Series	2.88%	\$17.02

### 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

Industrial Alliance Canadian Equity Growth Fund	75.55%
Royal Bank of Canada	5.48%
The Toronto-Dominion Bank	5.37%
Brookfield Asset Management Inc.	3.38%
Bank of Nova Scotia	3.35%
Government of Canada, 0.079%, 2022-03-17	3.16%
Canadian Pacific Railway Co.	2.72%
SHOPIFY INC.	2.58%
Canadian National Railway Co.	2.50%
Bank of Montreal	2.47%
Nutrien Ltd.	2.02%
<b>Total</b>	<b>33.03%</b>
Industrial Alliance Bond Fund	24.68%
<b>Total</b>	<b>100.23%</b>

**Total investments:** 145

#### Investment segmentation of Industrial Alliance Canadian Equity Growth Fund

Canadian Equity	90.77%
U.S. Equity	4.11%
Short Term and others	4.07%
Foreign Equity	1.05%
<b>Total</b>	<b>100.00%</b>

#### Investment segmentation of Industrial Alliance Bond Fund

Corporates	35.45%
Provinces	30.62%
Canada	15.12%
Short Term and others	7.69%
Municipalities and Subsidized	5.92%
Foreign bonds	3.32%
Investment Fund Units	1.88%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- wishes to obtain an increase of capital over the long term with lower volatility exposure
- invests with below average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

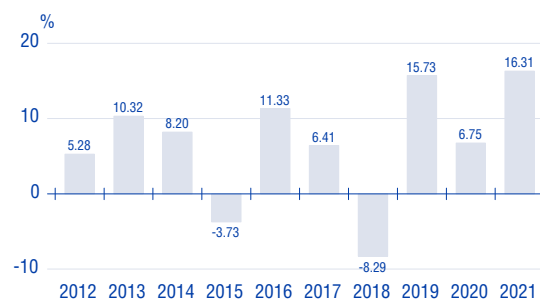
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$1,889. This works out to an average return of 6.56% 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 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, the Ecoflex Series 100/100 and the FORLIFE Series 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.58%	-
Classic Series 75/75 Prestige	75%	75%	2.16%	-
Series 75/100	75%	100%	2.86%	0.20%
Series 75/100 Prestige	75%	100%	2.36%	0.20%
Ecoflex Series 100/100	100%	100%	2.88%	0.65%
FORLIFE Series	75%	100%	2.88%	0.40%

\* MER shown may differ from actual MER.

## TRAILING COMMISSION

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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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 1080 Grande Allée West  
 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636

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

### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** Fidelity Investments  
**Total Fund Value:** \$55.2 million  
**Number of Units Outstanding:** 2,621,780  
**Portfolio Turnover Rate:** 6.73%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>3</sup>	Net Asset Value per Unit
Classic Series 75/75	2.68%	\$21.31
Classic Series 75/75 Prestige <sup>1</sup>	2.43%	\$21.66
Series 75/100	2.91%	\$20.51
Series 75/100 Prestige <sup>1</sup>	2.64%	\$20.88
Ecoflex Series 100/100 <sup>2</sup>	3.36%	\$20.12
FORLIFE Series <sup>2</sup>	3.36%	\$20.12

### 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 Fund, Series O	75.96%
Dollarama Inc.	
National Bank of Canada	
CGI Group Inc., Class A, SV	
Colliers International Group Inc.	
Franco-Nevada Corp.	
Brookfield Renewable Partners LP	
Alimentation Couche-Tard Inc., Class B, SV	
Intact Financial Corp.	
Kinaxis Inc.	
Finning International Inc.	
<b>Total</b>	<b>33.93%</b>
Industrial Alliance Bond Fund	24.28%
<b>Total</b>	<b>100.24%</b>

**Total investments:** 120

#### Investment segmentation of Fidelity Canadian Opportunities Fund

Canadian Equity	87.49%
Global Equity	7.75%
Short Term and others	4.68%
Canadian bonds	0.08%
<b>Total</b>	<b>100.00%</b>

#### Investment segmentation of Industrial Alliance Bond Fund

Corporates	35.45%
Provinces	30.62%
Canada	15.12%
Short Term and others	7.69%
Municipalities and Subsidized	5.92%
Foreign bonds	3.32%
Investment Fund Units	1.88%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- pursues high long-term return with lower volatility exposure
- invests with below average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

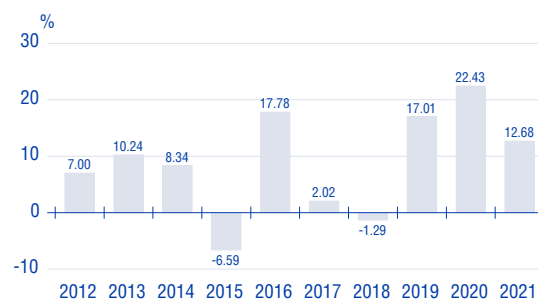
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$2,285. This works out to an average return of 8.62% 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.



# FIDELITY CANADIAN OPPORTUNITIES HYBRID 75/25 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 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, the Ecoflex Series 100/100 and the FORLIFE Series 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.

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	75%	75%	2.43%	-
Series 75/100	75%	100%	2.91%	0.20%
Series 75/100 Prestige	75%	100%	2.64%	0.20%
Ecoflex Series 100/100	100%	100%	3.36%	0.65%
FORLIFE Series	75%	100%	3.36%	0.40%

\* MER shown may differ from actual MER.

## TRAILING COMMISSION

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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.

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 1-844-442-4636

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

### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** QV Investors Inc.  
**Total Fund Value:** \$15.7 million  
**Number of Units Outstanding:** 755,788  
**Portfolio Turnover Rate:** 20.67%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>3</sup>	Net Asset Value per Unit
Classic Series 75/75	2.96%	\$20.83
Classic Series 75/75 Prestige <sup>1</sup>	2.76%	\$21.12
Series 75/100	3.25%	\$20.34
Series 75/100 Prestige <sup>1</sup>	2.84%	\$20.86
FORLIFE Series <sup>2</sup>	3.27%	\$20.33

### 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, Series I	75.80%
Canadian Western Bank	5.80%
AltaGas Ltd.	5.70%
iA Financial Corporation Inc.	5.20%
E-L Financial Corp. Ltd.	4.70%
Freehold Royalties Ltd.	4.60%
Winpak Ltd.	4.00%
Stella-Jones Inc.	4.00%
Parkland Corp.	3.80%
Lassonde Industries Inc., SV	3.60%
Mullen Group Ltd.	3.30%
<b>Total</b>	<b>44.70%</b>
Industrial Alliance Bond Fund	24.45%
<b>Total</b>	<b>100.25%</b>

**Total investments:** 46

#### Investment segmentation of IA Clarington Canadian Small Cap Fund

Canadian Equity	94.40%
U.S. Equity	3.20%
Short Term and others	1.30%
Income Trust	1.00%
Preferred Equity	0.10%
<b>Total</b>	<b>100.00%</b>

#### Investment segmentation of Industrial Alliance Bond Fund

Corporates	35.45%
Provinces	30.62%
Canada	15.12%
Short Term and others	7.69%
Municipalities and Subsidized	5.92%
Foreign bonds	3.32%
Investment Fund Units	1.88%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks long-term capital growth with lower volatility exposure
- invests with average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

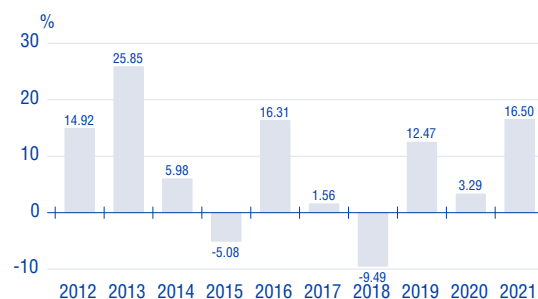
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$2,105. This works out to an average return of 7.73% 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.





# CANADIAN EQUITY SMALL CAP (QV) HYBRID 75/25 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 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 and the FORLIFE Series 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.96%	-
Classic Series 75/75 Prestige	75%	75%	2.76%	-
Series 75/100	75%	100%	3.25%	0.20%
Series 75/100 Prestige	75%	100%	2.84%	0.20%
FORLIFE Series	75%	100%	3.27%	0.40%

\* MER shown may differ from actual MER.

## TRAILING COMMISSION

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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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- 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)



### QUICK FACTS

**Date of first offer under IAG SRP:** September 8, 2020  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$73.3 million  
**Number of Units Outstanding:** 6,271,070  
**Portfolio Turnover Rate:** 6.63%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Ecoflextra Series 75/100 <sup>1</sup>	3.05%	\$11.69

### 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 (iAIM)		74.95%
U.S. Disciplined Equity (iAIM)	67.00%	
International Disciplined Equity (iAIM)	29.56%	
Canadian Disciplined Equity (iAIM)	3.66%	
Other Assets	-0.22%	
<b>Total</b>	<b>100.00%</b>	
Disciplined Bond (iAIM)		25.31%
<b>Total</b>		<b>100.26%</b>

**Total investments: 2**

#### Investment segmentation of Global Disciplined Equity (iAIM) Fund

U.S. Equity Funds	67.00%
Global Equity Funds	29.56%
Canadian Equity Funds	3.66%
Short Term and others	-0.22%
<b>Total</b>	<b>100.00%</b>

#### Investment segmentation of Disciplined Bond (iAIM) Fund

Provinces	32.94%
Corporates	27.42%
Canada	22.04%
Short Term and others	8.98%
Municipalities and Subsidized	5.90%
Foreign Bonds	2.72%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks long-term capital appreciation with lower volatility exposure
- invests with below average risk tolerance
- is 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, Short Term Bond, Disciplined Bond (iAIM) and Disciplined Prudent (iAIM).

<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, 2021, the waiver was set at 0.04% 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.

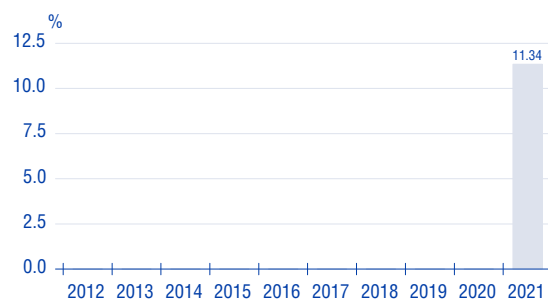
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

#### 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 \$1,180. This works out to an average return of 13.47% a year.

#### YEAR-BY-YEAR RETURNS

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



# GLOBAL DISCIPLINED EQUITY (iAIM) HYBRID 75/25 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 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Ecoflextra Series 75/100	75%	100%	3.05%	1.40%

\* MER shown may differ from actual MER.

## TRAILING COMMISSION

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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
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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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Quebec City, QC G1K 7M3  
1-844-442-4636

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

### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** Dynamic Funds  
**Total Fund Value:** \$211.5 million  
**Number of Units Outstanding:** 8,292,174  
**Portfolio Turnover Rate:** 10.10%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.86%	\$25.72
Classic Series 75/75 Prestige <sup>1</sup>	2.60%	\$26.10
Series 75/100	3.11%	\$25.04
Series 75/100 Prestige <sup>1</sup>	2.80%	\$25.62
Ecoflex Series 100/100	3.25%	\$24.91
FORLIFE Series	3.25%	\$24.91

### WHAT DOES THIS FUND INVEST IN?

This Fund invests in units of the Dynamic 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

Dynamic Global Dividend Fund, Series O		75.01%
Accenture PLC	5.80%	
Apple Inc.	5.50%	
First Republic Bank	4.90%	
Belimo Holding, AG	4.60%	
Costco Wholesale Corp.	4.30%	
Sika Ag	4.10%	
S&P Global Inc.	4.00%	
Tractor Supply Co.	3.90%	
LVMH Moët Hennessy - Louis Vuitton SA	3.90%	
HOYA Corporation.	3.80%	
<b>Total</b>	<b>44.80%</b>	
Industrial Alliance Bond Fund		25.16%
<b>Total</b>		<b>100.17%</b>

**Total investments:** 26

#### Investment segmentation of Dynamic Global Dividend Fund

United States	60.60%
Europe	24.00%
Mid-east and Africa	6.40%
Short Term and others	5.20%
Asia and Pacific	3.80%
<b>Total</b>	<b>100.00%</b>

#### Investment segmentation of Industrial Alliance Bond Fund

Corporates	35.45%
Provinces	30.62%
Canada	15.12%
Short Term and others	7.69%
Municipalities and Subsidized	5.92%
Foreign bonds	3.32%
Investment Fund Units	1.88%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks long-term capital growth with lower volatility exposure
- invests with below average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

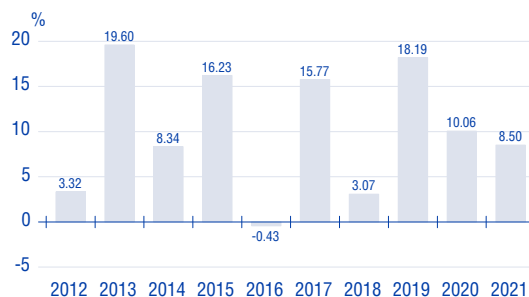
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$2,609. This works out to an average return of 10.06% 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 9 years and down in value 1 year.



# GLOBAL DIVIDEND (DYNAMIC) HYBRID 75/25 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 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, the Ecoflex Series 100/100 and the FORLIFE Series 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.86%	-
Classic Series 75/75 Prestige	75%	75%	2.60%	-
Series 75/100	75%	100%	3.11%	0.20%
Series 75/100 Prestige	75%	100%	2.80%	0.20%
Ecoflex Series 100/100	100%	100%	3.25%	0.65%
FORLIFE Series	75%	100%	3.25%	0.40%

\* MER shown may differ from actual MER.

## TRAILING COMMISSION

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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
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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)

### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$29.1 million  
**Number of Units Outstanding:** 1,349,777  
**Portfolio Turnover Rate:** 19.26%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.68%	\$21.95
Classic Series 75/75 Prestige <sup>1</sup>	2.31%	\$22.54
Series 75/100	2.89%	\$21.41
Series 75/100 Prestige <sup>1</sup>	2.45%	\$22.09
Ecoflex Series 100/100	3.11%	\$21.25
FORLIFE Series	3.11%	\$21.25

### 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, Series I	75.26%
Microsoft Corp.	4.91%
Apple Inc.	3.90%
Alphabet Inc.	3.48%
Amazon.com Inc.	3.00%
iShares MSCI EAFE ETF	1.58%
UnitedHealth Group Inc.	1.54%
Facebook Inc.	1.40%
JPMorgan Chase & Co.	1.34%
Johnson & Johnson	1.33%
NextEra Energy Inc.	1.28%
<b>Total</b>	<b>23.76%</b>
Industrial Alliance Bond Fund	25.03%
<b>Total</b>	<b>100.29%</b>

Total investments: 654

#### Investment segmentation of IA Clarington Global Value Fund

United States	68.40%
Europe	17.23%
Asian & Pacific	9.87%
Short Term and others	3.72%
Middle East & Africa	0.36%
Canada	0.32%
Latin America	0.10%
<b>Total</b>	<b>100.00%</b>

#### Investment segmentation of Industrial Alliance Bond Fund

Corporates	35.45%
Provinces	30.62%
Canada	15.12%
Short Term and others	7.69%
Municipalities and Subsidized	5.92%
Foreign bonds	3.32%
Investment Fund Units	1.88%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks high long-term added value with lower volatility exposure
- invests with below average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

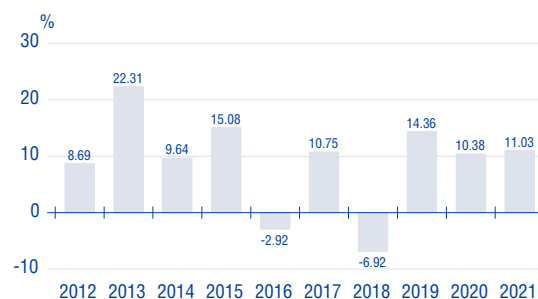
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$2,353. This works out to an average return of 8.93% 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 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 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, the Ecoflex Series 100/100 and the FORLIFE Series 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.

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	75%	75%	2.31%	-
Series 75/100	75%	100%	2.89%	0.20%
Series 75/100 Prestige	75%	100%	2.45%	0.20%
Ecoflex Series 100/100	100%	100%	3.11%	0.65%
FORLIFE Series	75%	100%	3.11%	0.40%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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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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)



### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** Fidelity Investments  
**Total Fund Value:** \$25.6 million  
**Number of Units Outstanding:** 1,248,042  
**Portfolio Turnover Rate:** 13.91%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.88%	\$20.95
Classic Series 75/75 Prestige <sup>1</sup>	2.64%	\$21.28
Series 75/100	3.15%	\$20.26
Series 75/100 Prestige <sup>1</sup>	3.01%	\$20.59
Ecoflex Series 100/100	3.39%	\$20.09
FORLIFE Series	3.39%	\$20.09

### 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® Fund, Series O	74.72%
Ottogi Corp.	
Imperial Brands PLC	
Oil & Natural Gas Corporation Ltd.	
Anthem, Inc.	
Microsoft Corp.	
Simplo Technology	
Suncor Energy Inc.	
ITOCHU Corp.	
Alphabet Holding Company Inc., Class C	
British American Tobacco PLC	

<b>Total</b>	<b>17.08%</b>
Industrial Alliance Bond Fund	25.54%
<b>Total</b>	<b>100.26%</b>

**Total investments:** 692

#### Investment segmentation of Fidelity NorthStar® Fund

Asia and Pacific	36.65%
United States	32.82%
Europe	10.19%
Other countries	9.52%
Short Term and others	8.03%
Canada	2.79%
<b>Total</b>	<b>100.00%</b>

#### Investment segmentation of Industrial Alliance Bond Fund

Corporates	35.45%
Provinces	30.62%
Canada	15.12%
Short Term and others	7.69%
Municipalities and Subsidized	5.92%
Foreign bonds	3.32%
Investment Fund Units	1.88%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks long-term capital growth with lower volatility exposure
- invests with below average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

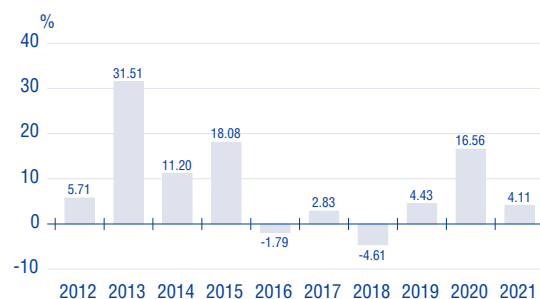
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$2,228. This works out to an average return of 8.34% 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 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, the Ecoflex Series 100/100 and the FORLIFE Series 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.88%	-
Classic Series 75/75 Prestige	75%	75%	2.64%	-
Series 75/100	75%	100%	3.15%	0.20%
Series 75/100 Prestige	75%	100%	3.01%	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**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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)

### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$30.1 million  
**Number of Units Outstanding:** 1,461,610  
**Portfolio Turnover Rate:** 6.78%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>3</sup>	Net Asset Value per Unit
Classic Series 75/75	2.73%	\$20.88
Classic Series 75/75 Prestige <sup>1</sup>	2.43%	\$21.23
Series 75/100	3.02%	\$20.21
Series 75/100 Prestige <sup>1</sup>	2.71%	\$20.62
Ecoflex Series 100/100 <sup>2</sup>	3.24%	\$20.02
FORLIFE Series <sup>2</sup>	3.24%	\$20.02

### 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

Industrial Alliance Thematic Innovation Fund	84.38%
Microsoft Corp.	5.00%
Apple Inc.	4.91%
Alphabet Inc.	4.72%
Amazon.com Inc.	4.65%
Facebook Inc.	2.73%
Palo Alto Networks Inc.	1.86%
NextEra Energy Inc.	1.86%
UnitedHealth Group Inc.	1.72%
Pfizer Inc.	1.70%
ZoomInfo Technologies Inc.	1.67%
<b>Total</b>	<b>30.82%</b>
Industrial Alliance Bond Fund	15.86%
<b>Total</b>	<b>100.24%</b>

**Total investments: 98**

#### Investment segmentation of Industrial Alliance Thematic Innovation Fund

U.S. Equity	92.78%
Short Term and others	3.41%
Foreign Equity	2.26%
Canadian Equity	1.55%
<b>Total</b>	<b>100.00%</b>

#### Investment segmentation of Industrial Alliance Bond Fund

Corporates	35.45%
Provinces	30.62%
Canada	15.12%
Short Term and others	7.69%
Municipalities and Subsidized	5.92%
Foreign bonds	3.32%
Investment Fund Units	1.88%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks long-term capital appreciation with lower volatility exposure
- invests with below average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

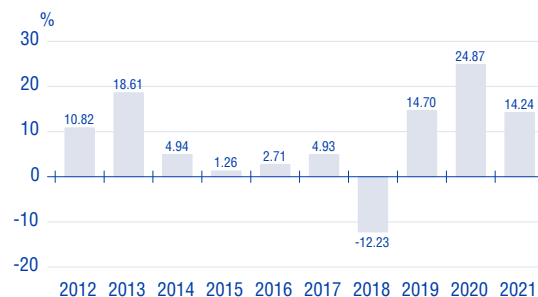
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$2,162. This works out to an average return of 8.02% 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 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, the Ecoflex Series 100/100 and the FORLIFE Series 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.

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	75%	75%	2.43%	-
Series 75/100	75%	100%	3.02%	0.20%
Series 75/100 Prestige	75%	100%	2.71%	0.20%
Ecoflex Series 100/100	100%	100%	3.24%	0.65%
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 0.08% 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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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)

### QUICK FACTS

**Date of first offer under IAG SRP:** September 8, 2020  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$41.4 million  
**Number of Units Outstanding:** 3,413,564  
**Portfolio Turnover Rate:** 9.17%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Ecoflextra Series 75/100 <sup>1</sup>	2.85%	\$12.12

### 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 (iAIM)	74.86%
Microsoft Corp.	7.00%
Apple Inc.	5.54%
Alphabet Inc.	4.97%
Amazon.com Inc.	4.27%
UnitedHealth Group Inc.	2.17%
Facebook Inc.	2.00%
Johnson & Johnson	1.91%
JPMorgan Chase & Co.	1.90%
NextEra Energy Inc.	1.82%
Bank of America Corp.	1.77%
<b>Total</b>	<b>33.35%</b>
Disciplined Bond (iAIM)	25.38%
<b>Total</b>	<b>100.24%</b>

**Total investments:** 2

#### Investment segmentation of U.S. Disciplined Equity (iAIM) Fund

U.S. Equity	97.78%
Short Term and others	1.45%
Canadian Equity	0.46%
Foreign Equity	0.31%
<b>Total</b>	<b>100.00%</b>

#### Investment segmentation of Disciplined Bond (iAIM) Fund

Provinces	32.94%
Corporates	27.42%
Canada	22.04%
Short Term and others	8.98%
Municipalities and Subsidized	5.90%
Foreign Bonds	2.72%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks long-term capital appreciation with lower volatility exposure
- invests with below average risk tolerance
- is 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, Short Term Bond, Disciplined Bond (iAIM) and Disciplined Prudent (iAIM).

<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, 2021, the waiver was set at 0.04% 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.

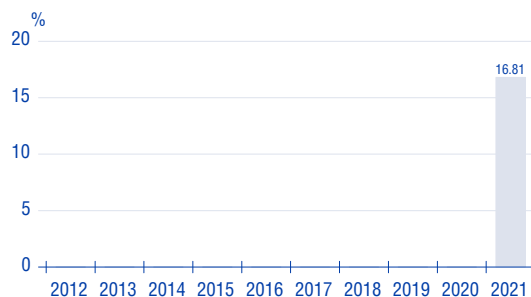
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

#### 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 \$1,231. This works out to an average return of 17.19% a year.

#### YEAR-BY-YEAR RETURNS

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





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

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Ecoflextra Series 75/100	75%	100%	2.85%	1.40%

\* MER shown may differ from actual MER.

## TRAILING COMMISSION

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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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- five business days after it is mailed.

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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)



### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** IA Clarington Investments Inc.  
**Total Fund Value:** \$224.7 million  
**Number of Units Outstanding:** 9,294,804  
**Portfolio Turnover Rate:** 5.79%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.55%	\$25.50
Classic Series 75/75 Prestige <sup>1</sup>	2.12%	\$26.22
Series 75/100	2.78%	\$25.02
Series 75/100 Prestige <sup>1</sup>	2.22%	\$25.89
Ecoflex Series 100/100	2.80%	\$25.00
FORLIFE Series	2.80%	\$25.00

### 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	4.56%
Waste Connections Inc.	3.40%
Loblaw Companies Ltd.	3.05%
Bank of Nova Scotia	3.01%
BCE Inc.	2.97%
Brookfield Asset Management Inc.	2.90%
The Toronto-Dominion Bank	2.81%
Stantec Inc.	2.73%
Cisco Systems Inc.	2.53%
CGI Inc.	2.49%
<b>Total</b>	<b>30.45%</b>

**Total investments:** 87

#### Sector Allocation of the underlying fund

Financials	17.35%
Industrials	16.35%
Information Technology	10.15%
Communication Services	10.05%
Utilities	8.52%
Real Estate	6.65%
Health Care	5.77%
Consumer Staples	5.61%
Materials	5.55%
Energy	4.86%
Consumer Discretionary	1.52%
<b>Total</b>	<b>92.38%</b>

#### Investment segmentation of the underlying fund

Canadian Equity	59.22%
U.S. Equity	24.32%
Short Term and others	7.62%
Income Trust	6.65%
Foreign Equity	2.19%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks dividend income and potential for capital appreciation
- invests with below average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

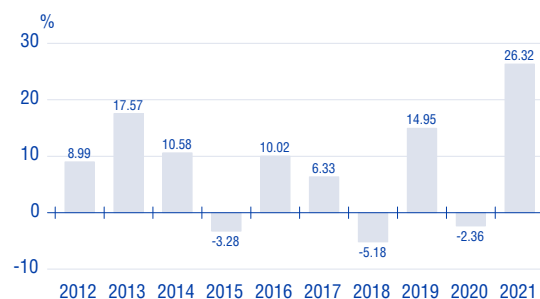
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$2,155. This works out to an average return of 7.98% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. During 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 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, the Ecoflex Series 100/100 and the FORLIFE Series 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.55%	-
Classic Series 75/75 Prestige	75%	75%	2.12%	-
Series 75/100	75%	100%	2.78%	0.20%
Series 75/100 Prestige	75%	100%	2.22%	0.20%
Ecoflex Series 100/100	100%	100%	2.80%	0.75%
FORLIFE Series	75%	100%	2.80%	0.50%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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)

### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$1,247.1 million  
**Number of Units Outstanding:** 42,759,644  
**Portfolio Turnover Rate:** 13.40%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.57%	\$30.91
Classic Series 75/75 Prestige <sup>1</sup>	2.14%	\$31.78
Series 75/100	2.85%	\$30.20
Series 75/100 Prestige <sup>1</sup>	2.25%	\$31.34
Ecoflex Series 100/100	2.85%	\$30.22
FORLIFE Series	2.85%	\$30.22

### 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.

#### Top 10 investments of the underlying fund

Royal Bank of Canada	6.99%
The Toronto-Dominion Bank	6.40%
Bank of Nova Scotia	4.62%
Enbridge Inc.	3.87%
Brookfield Asset Management Inc.	3.58%
Sun Life Financial Services of Canada Inc.	3.18%
TC Energy Corp.	3.03%
Bank of Montreal	2.81%
TELUS Corp.	2.66%
Canadian Imperial Bank of Commerce	2.45%
<b>Total</b>	<b>39.59%</b>

**Total investments: 84**

#### Sector Allocation of the underlying fund

Financials	35.47%
Energy	13.25%
Industrials	8.04%
Utilities	7.99%
Communication Services	7.17%
Information Technology	5.10%
Consumer Discretionary	4.70%
Materials	4.53%
Health Care	3.61%
Real Estate	3.34%
Consumer Staples	2.83%
<b>Total</b>	<b>96.03%</b>

#### Investment segmentation of the underlying fund

Canadian Equity	86.12%
U.S. Equity	7.15%
Short Term and others	3.97%
Income Trust	2.76%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- is seeking dividend income with the possibility of capital appreciation
- invests with average risk tolerance
- is 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?

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### HOW HAS THE FUND PERFORMED?

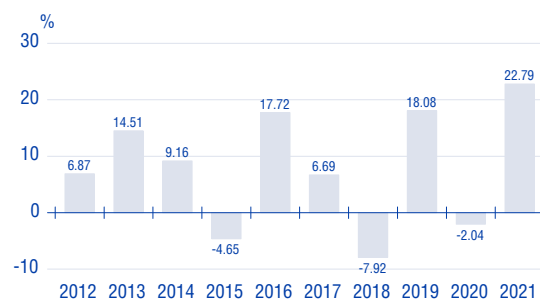
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#### AVERAGE RETURN

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 \$2,092. This works out to an average return of 7.66% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. During this period, the Fund was up in value 7 years and down in value 3 years.



**HOW MUCH DOES IT COST?**

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Classic Series 75/75 Prestige	75%	75%	2.14%	-
Series 75/100	75%	100%	2.85%	0.20%
Series 75/100 Prestige	75%	100%	2.25%	0.20%
Ecoflex Series 100/100	100%	100%	2.85%	0.75%
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 1-844-442-4636

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

### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$745.3 million  
**Number of Units Outstanding:** 14,032,585  
**Portfolio Turnover Rate:** 42.68%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.65%	\$40.53
Classic Series 75/75 Prestige <sup>1</sup>	2.21%	\$41.65
Series 75/100	2.88%	\$39.73
Series 75/100 Prestige <sup>1</sup>	2.36%	\$41.04
Ecoflex Series 100/100	2.82%	\$49.47

### WHAT DOES THIS FUND INVEST IN?

The Fund aims to replicate the performance of the S&P/TSX 60, by investing directly into the securities of the 60 biggest companies of the S&P/TSX.

#### Top 10 investments of the Fund

SHOPIFY INC.	7.59%
Royal Bank of Canada	7.35%
The Toronto-Dominion Bank	6.79%
Horizon S&P/TSX 60 Index ETF	5.48%
Brookfield Asset Management Inc.	4.28%
Bank of Nova Scotia	4.18%
Enbridge Inc.	3.84%
Canadian National Railway Co.	3.63%
Bank of Montreal	3.39%
Canadian Pacific Railway Co.	3.25%
<b>Total</b>	<b>49.78%</b>

**Total investments: 63**

#### Sector Allocation of the Fund

Financials	34.09%
Energy	12.62%
Information Technology	10.94%
Industrials	10.17%
Materials	9.15%
Market Index	5.48%
Communication Services	5.33%
Consumer Staples	3.67%
Consumer Discretionary	3.52%
Utilities	3.07%
Real Estate	0.77%
Health Care	0.49%
<b>Total</b>	<b>99.30%</b>

#### Investment segmentation of the Fund

Canadian Equity	95.60%
U.S. Equity	2.12%
Foreign Equity	1.58%
Short Term and others	0.70%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks to obtain high long-term capital appreciation
- invests with average risk tolerance
- is 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



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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.

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### HOW HAS THE FUND PERFORMED?

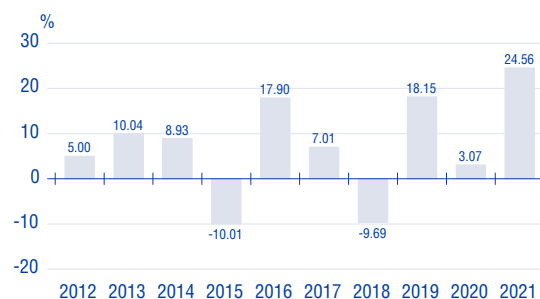
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#### AVERAGE RETURN

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 \$1,958. This works out to an average return of 6.95% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. During 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.

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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 advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
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Series 75/100 Prestige	75%	100%	2.36%	0.30%
Ecoflex Series 100/100	100%	100%	2.82%	0.75%

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### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** Fidelity Investments  
**Total Fund Value:** \$334.2 million  
**Number of Units Outstanding:** 5,398,482  
**Portfolio Turnover Rate:** 6.30%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.86%	\$74.14
Classic Series 75/75 Prestige <sup>1</sup>	2.62%	\$75.25
Series 75/100	3.13%	\$71.41
Series 75/100 Prestige <sup>1</sup>	2.92%	\$72.73

### 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

Royal Bank of Canada  
The Toronto-Dominion Bank  
Brookfield Asset Management Inc.  
Canadian Pacific Railway Co.  
CGI Inc.  
Dollarama Inc.  
Shopify Inc.  
Canadian National Railway Co.  
Suncor Energy Inc.  
Thomson Reuters Corp.

Top 10 holdings represents 38.54% of the underlying fund's net asset.

Total investments: 127

#### Sector Allocation of the underlying fund

Financials	27.76%
Industrials	14.68%
Information Technology	13.16%
Materials	7.94%
Energy	7.10%
Consumer Discretionary	7.06%
Consumer Staples	4.90%
Communication Services	2.82%
Utilities	2.53%
Health Care	1.97%
Real Estate	1.95%
<b>Total</b>	<b>91.87%</b>

#### Investment segmentation of the underlying fund

Canadian Equity	91.87%
Foreign Equity	5.46%
Short Term and others	2.66%
Canadian bonds	0.01%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks superior long-term capital appreciation
- invests with average risk tolerance
- is 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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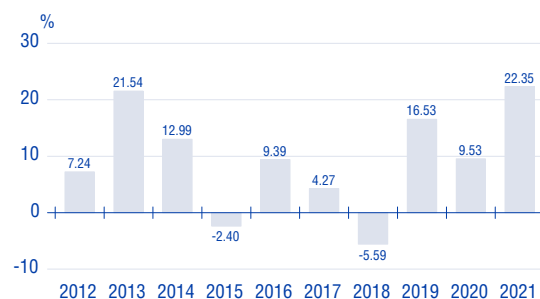
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#### AVERAGE RETURN

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 \$2,417. This works out to an average return of 9.23% a year.

#### YEAR-BY-YEAR RETURNS

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



**HOW MUCH DOES IT COST?**

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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 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 and the Series 75/100 Prestige 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.86%	-
Classic Series 75/75 Prestige	75%	75%	2.62%	-
Series 75/100	75%	100%	3.13%	0.30%
Series 75/100 Prestige	75%	100%	2.92%	0.30%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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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**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)

### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$920.4 million  
**Number of Units Outstanding:** 14,406,592  
**Portfolio Turnover Rate:** 65.14%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.71%	\$56.12
Classic Series 75/75 Prestige <sup>1</sup>	2.31%	\$57.55
Series 75/100	2.96%	\$54.83
Series 75/100 Prestige <sup>1</sup>	2.42%	\$56.68
Ecoflex Series 100/100	3.01%	\$42.73

### 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	5.48%
The Toronto-Dominion Bank	5.37%
Brookfield Asset Management Inc.	3.38%
Bank of Nova Scotia	3.35%
Government of Canada, 0.079%, 2022-03-17	3.16%
Canadian Pacific Railway Co.	2.72%
SHOPIFY INC.	2.58%
Canadian National Railway Co.	2.50%
Bank of Montreal	2.47%
Nutrien Ltd.	2.02%
<b>Total</b>	<b>33.03%</b>

**Total investments: 145**

#### Sector Allocation of the Fund

Financials	30.78%
Industrials	13.29%
Energy	9.62%
Information Technology	9.52%
Materials	8.76%
Consumer Discretionary	7.05%
Consumer Staples	6.07%
Communication Services	4.63%
Utilities	3.38%
Real Estate	2.17%
Health Care	0.66%
<b>Total</b>	<b>95.93%</b>

#### Investment segmentation of the Fund

Canadian Equity	90.77%
U.S. Equity	4.11%
Short Term and others	4.07%
Foreign Equity	1.05%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- wishes to obtain an increase of capital over the long term
- invests with average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

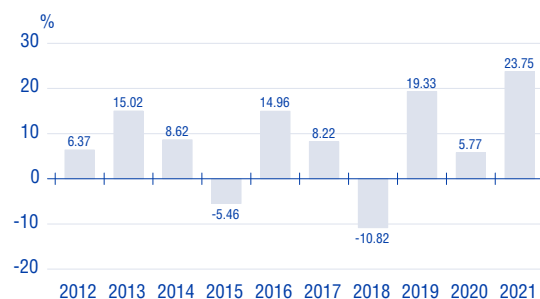
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$2,177. This works out to an average return of 8.09% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. During 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 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 and the Ecoflex Series 100/100 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.

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	75%	75%	2.31%	-
Series 75/100	75%	100%	2.96%	0.30%
Series 75/100 Prestige	75%	100%	2.42%	0.30%
Ecoflex Series 100/100	100%	100%	3.01%	0.75%

\* MER shown may differ from actual MER.

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 Quebec City, QC G1K 7M3  
 1-844-442-4636

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

### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** Fidelity Investments  
**Total Fund Value:** \$633.5 million  
**Number of Units Outstanding:** 6,734,889  
**Portfolio Turnover Rate:** 1.63%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.84%	\$100.58
Classic Series 75/75 Prestige <sup>1</sup>	2.57%	\$102.43
Series 75/100	3.11%	\$96.66
Series 75/100 Prestige <sup>1</sup>	2.83%	\$98.68

### 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

Dollarama Inc.  
National Bank of Canada  
CGI Group Inc., Class A, SV  
Colliers International Group Inc.  
Franco-Nevada Corp.  
Brookfield Renewable Partners LP  
Alimentation Couche-Tard Inc., Class B, SV  
Intact Financial Corp.  
Kinaxis Inc.  
Finning International Inc.

Top 10 holdings represents 33.93% of the underlying fund's net asset.

Total investments: 120

#### Sector Allocation of the underlying fund

Consumer Discretionary	14.43%
Information Technology	13.73%
Financials	12.87%
Industrials	11.99%
Materials	11.83%
Consumer Staples	7.09%
Real Estate	6.30%
Utilities	4.08%
Communication Services	2.67%
Energy	2.00%
Health Care	0.50%
<b>Total</b>	<b>87.49%</b>

#### Investment segmentation of the underlying fund

Canadian Equity	87.49%
Global Equity	7.75%
Short Term and others	4.68%
Canadian bonds	0.08%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- pursues superior long-term return
- invests with average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

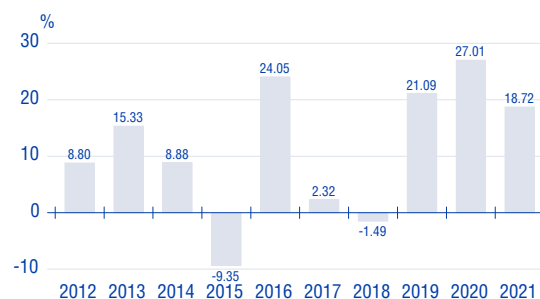
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#### AVERAGE RETURN

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 \$2,827. This works out to an average return of 10.95% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. During 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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**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 and the Series 75/100 Prestige 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.84%	-
Classic Series 75/75 Prestige	75%	75%	2.57%	-
Series 75/100	75%	100%	3.11%	0.30%
Series 75/100 Prestige	75%	100%	2.83%	0.30%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

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 1-844-442-4636

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



### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** QV Investors Inc.  
**Total Fund Value:** \$167.8 million  
**Number of Units Outstanding:** 5,361,948  
**Portfolio Turnover Rate:** 10.90%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	3.05%	\$29.62
Classic Series 75/75 Prestige <sup>1</sup>	2.79%	\$30.17
Series 75/100	3.35%	\$28.86
Series 75/100 Prestige <sup>1</sup>	2.95%	\$29.59

### 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	5.80%
AltaGas Ltd.	5.70%
iA Financial Corporation Inc.	5.20%
E-L Financial Corp. Ltd.	4.70%
Freehold Royalties Ltd.	4.60%
Winpak Ltd.	4.00%
Stella-Jones Inc.	4.00%
Parkland Corp.	3.80%
Lassonde Industries Inc., SV	3.60%
Mullen Group Ltd.	3.30%
<b>Total</b>	<b>44.70%</b>

**Total investments:** 46

#### Sector Allocation of the underlying fund

Financials	22.30%
Energy	16.20%
Materials	12.80%
Consumer Discretionary	12.70%
Industrials	10.60%
Utilities	7.60%
Real Estate	5.30%
Consumer Staples	3.60%
Health Care	3.10%
Information Technology	2.40%
Communication Services	2.10%
<b>Total</b>	<b>98.70%</b>

#### Investment segmentation of the underlying fund

Canadian Equity	94.40%
U.S. Equity	3.20%
Short Term and others	1.30%
Income Trust	1.00%
Preferred Equity	0.10%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks long-term capital appreciation
- invests with above average risk tolerance
- is 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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The fees are summarized in the "Ongoing Fund Expenses" section.

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### HOW HAS THE FUND PERFORMED?

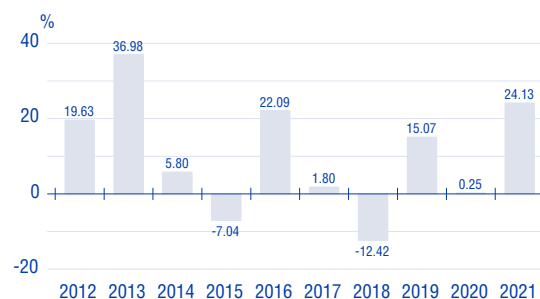
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#### AVERAGE RETURN

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 \$2,512. This works out to an average return of 9.65% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. During 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

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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%	3.05%	-
Classic Series 75/75 Prestige	75%	75%	2.79%	-
Series 75/100	75%	100%	3.35%	0.30%
Series 75/100 Prestige	75%	100%	2.95%	0.30%

\* MER shown may differ from actual MER.

## TRAILING COMMISSION

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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)

### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$131.1 million  
**Number of Units Outstanding:** 2,037,996  
**Portfolio Turnover Rate:** 111.11%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.73%	\$68.62
Classic Series 75/75 Prestige <sup>1</sup>	2.35%	\$70.36
Series 75/100	3.03%	\$66.71
Series 75/100 Prestige <sup>1</sup>	2.57%	\$68.72

### 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

The Toronto-Dominion Bank	3.84%
Royal Bank of Canada	3.65%
Brookfield Asset Management Inc.	2.86%
Canadian National Railway Co.	2.07%
Canadian Pacific Railway Co.	1.97%
Bank of Nova Scotia	1.84%
Bank of Montreal	1.70%
SHOPIFY INC.	1.69%
Microsoft Corp.	1.44%
Canadian Imperial Bank of Commerce	1.38%
<b>Total</b>	<b>22.44%</b>

**Total investments:** 228

#### Sector Allocation of the Fund

Financials	22.98%
Information Technology	15.03%
Industrials	12.16%
Energy	8.83%
Materials	7.71%
Communication Services	7.43%
Consumer Discretionary	6.40%
Health Care	5.92%
Consumer Staples	5.05%
Utilities	3.41%
Real Estate	3.09%
<b>Total</b>	<b>98.01%</b>

#### Investment segmentation of the Fund

Canadian Equity	68.16%
U.S. Equity	27.80%
Foreign Equity	2.05%
Short Term and others	1.99%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks to obtain a high capital appreciation
- invests with average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

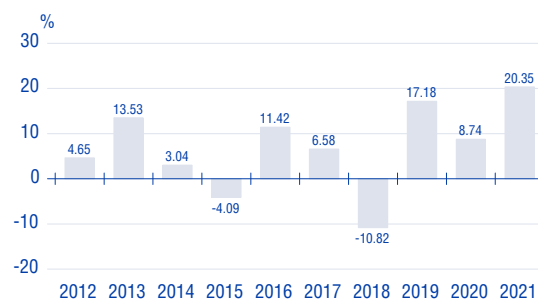
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#### AVERAGE RETURN

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 \$1,907. 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. During 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 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 and the Series 75/100 Prestige 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.

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	75%	75%	2.35%	-
Series 75/100	75%	100%	3.03%	0.30%
Series 75/100 Prestige	75%	100%	2.57%	0.30%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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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- five business days after it is mailed.

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### QUICK FACTS

**Date of first offer under IAG SRP:** October 29, 2018  
**Portfolio Advisor:** BlackRock  
**Total Fund Value:** \$150.4 million  
**Number of Units Outstanding:** 4,341,285  
**Portfolio Turnover Rate:** 19.99%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.62%	\$32.85
Classic Series 75/75 Prestige <sup>1</sup>	2.21%	\$33.29
Series 75/100	2.90%	\$32.55
Series 75/100 Prestige <sup>1</sup>	2.43%	\$33.04
Ecoflex Series 100/100	2.99%	\$32.48

### 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 Index ETF	11.49%
Apple Inc.	4.28%
Microsoft Corp.	3.49%
Amazon.com Inc.	2.21%
Tesla, Inc.	1.29%
Alphabet Inc., Class A	1.27%
Alphabet Inc., Class C	1.22%
Meta Platforms Inc., cat. A	1.16%
Nvidia Corp.	1.07%
JPMorgan Chase & Co.	0.69%
<b>Total</b>	<b>28.17%</b>

**Total investments:** 1,437

#### Investment segmentation of the underlying fund

North America	72.25%
Europe	18.57%
Asia and Pacific	6.70%
Australia	1.70%
Short Term and others	0.50%
Mid-east and Africa	0.19%
Latin America	0.09%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks to obtain high long-term capital appreciation
- invests with average risk tolerance
- is 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

Low	Low to moderate	Moderate	Moderate to high	High

### 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, 2021, the waiver was set at 0.04% 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 of the IAG SRP. Returns shown are after the MER has been deducted.

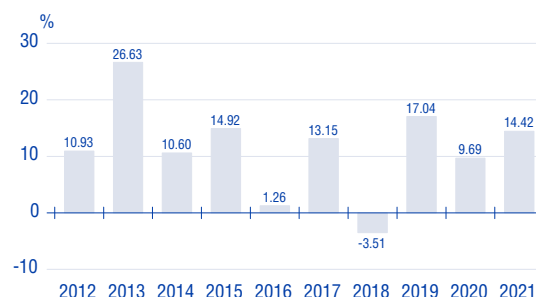
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

#### 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 \$1,348. This works out to an average return of 9.87% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. Had the Fund been offered prior to the date of first offer in the product and series aforementioned, 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 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 and the Ecoflex Series 100/100 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.62%	-
Classic Series 75/75 Prestige	75%	75%	2.21%	-
Series 75/100	75%	100%	2.90%	0.30%
Series 75/100 Prestige	75%	100%	2.43%	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 0.08% 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)



### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** Dynamic Funds  
**Total Fund Value:** \$1,594.7 million  
**Number of Units Outstanding:** 43,993,708  
**Portfolio Turnover Rate:** 2.22%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.99%	\$37.09
Classic Series 75/75 Prestige <sup>1</sup>	2.73%	\$37.71
Series 75/100	3.31%	\$36.12
Series 75/100 Prestige <sup>1</sup>	2.89%	\$37.10

### 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

Accenture PLC	5.80%
Apple Inc.	5.50%
First Republic Bank	4.90%
Belimo Holding, AG	4.60%
Costco Wholesale Corp.	4.30%
Sika Ag	4.10%
S&P Global Inc.	4.00%
Tractor Supply Co.	3.90%
LVMH Moët Hennessy - Louis Vuitton SA	3.90%
HOYA Corporation.	3.80%
<b>Total</b>	<b>44.80%</b>

**Total investments:** 26

#### Investment segmentation of the underlying fund

United States	60.60%
Europe	24.00%
Mid-east and Africa	6.40%
Short Term and others	5.20%
Asia and Pacific	3.80%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks long-term capital growth
- invests with average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

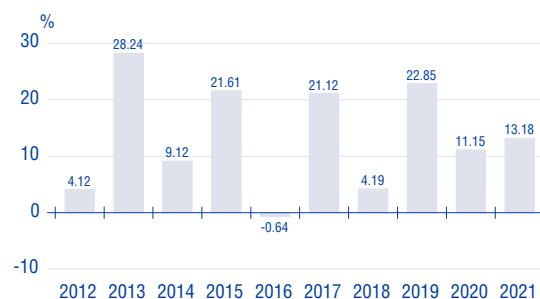
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#### AVERAGE RETURN

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 \$3,433. This works out to an average return of 13.13% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. During 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 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 and the Series 75/100 Prestige 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.99%	-
Classic Series 75/75 Prestige	75%	75%	2.73%	-
Series 75/100	75%	100%	3.31%	0.30%
Series 75/100 Prestige	75%	100%	2.89%	0.30%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

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

### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$133.5 million  
**Number of Units Outstanding:** 3,965,725  
**Portfolio Turnover Rate:** 6.75%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.80%	\$31.82
Classic Series 75/75 Prestige <sup>1</sup>	2.36%	\$32.71
Series 75/100	3.11%	\$30.93
Series 75/100 Prestige <sup>1</sup>	2.63%	\$31.98

### 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

Microsoft Corp.	4.91%
Apple Inc.	3.90%
Alphabet Inc.	3.48%
Amazon.com Inc.	3.00%
iShares MSCI EAFE ETF	1.58%
UnitedHealth Group Inc.	1.54%
Facebook Inc.	1.40%
JPMorgan Chase & Co.	1.34%
Johnson & Johnson	1.33%
NextEra Energy Inc.	1.28%
<b>Total</b>	<b>23.76%</b>

**Total investments:** 654

#### Investment segmentation of the underlying fund

United States	68.40%
Europe	17.23%
Asian & Pacific	9.87%
Short Term and others	3.72%
Middle East & Africa	0.36%
Canada	0.32%
Latin America	0.10%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks high long-term added value
- invests with average risk tolerance
- is 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?

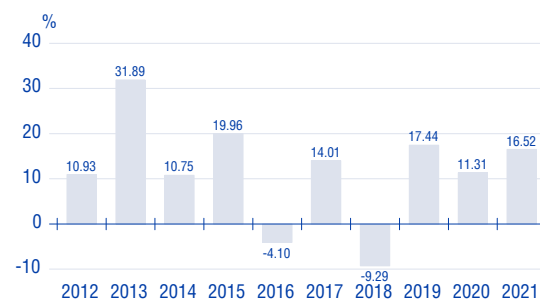
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#### AVERAGE RETURN

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 \$2,936. This works out to an average return of 11.37% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. During 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 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 and the Series 75/100 Prestige 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.

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	75%	75%	2.36%	-
Series 75/100	75%	100%	3.11%	0.30%
Series 75/100 Prestige	75%	100%	2.63%	0.30%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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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 Quebec City, QC G1K 7M3  
 1-844-442-4636

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

### QUICK FACTS

**Date of first offer under IAG SRP:** October 26, 2020  
**Portfolio Advisor:** Loomis Sayles & Company  
**Total Fund Value:** \$99.6 million  
**Number of Units Outstanding:** 8,076,065  
**Portfolio Turnover Rate:** 0.38%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.70%	\$12.34
Classic Series 75/75 Prestige <sup>1</sup>	2.54%	\$12.36
Series 75/100	3.06%	\$12.29
Series 75/100 Prestige <sup>1</sup>	2.84%	\$12.32

### 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

ASML Holding NV	4.70%
Danaher Corp.	4.30%
Alphabet Inc.	4.30%
MasterCard Inc.	4.20%
Amazon.com Inc.	4.20%
IQVIA	4.10%
Airbnb Inc.	4.10%
UnitedHealth Group Inc.	3.70%
S&P Global Inc.	3.60%
Linde PLC	3.60%
<b>Total</b>	<b>40.80%</b>

Total investments: 39

#### Investment segmentation of the underlying fund

U.S. Equity	74.40%
Foreign Equity	23.00%
Short Term and others	1.30%
Canadian Equity	1.30%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks long-term capital appreciation
- invests with average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

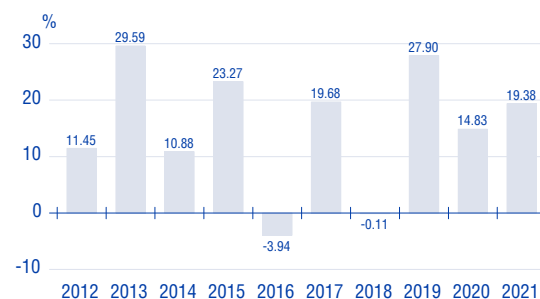
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#### AVERAGE RETURN

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 \$1,251. This works out to an average return of 20.93% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. Had the Fund been offered prior to the date of first offer in the product and series aforementioned, 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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## 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 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.

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	75%	75%	2.54%	-
Series 75/100	75%	100%	3.06%	0.30%
Series 75/100 Prestige	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 0.08% 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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## FOR MORE INFORMATION

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 Quebec City, QC G1K 7M3  
 1-844-442-4636

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



### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$180.2 million  
**Number of Units Outstanding:** 5,941,495  
**Portfolio Turnover Rate:** 173.61%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.83%	\$24.28
Classic Series 75/75 Prestige <sup>1</sup>	2.41%	\$24.93
Series 75/100	3.10%	\$23.63
Series 75/100 Prestige <sup>1</sup>	2.55%	\$24.43

### 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 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	8.99%
Loblaw Companies Ltd.	3.41%
Amazon.com Inc.	3.30%
HORIZON THERAPEUTICS PLC	3.15%
Palo Alto Networks Inc.	3.06%
Bristol-Myers Squibb Co.	3.03%
Alphabet Inc.	2.96%
ZoomInfo Technologies Inc.	2.96%
ATS Automation Tooling Systems Inc.	2.85%
Hardwoods Distribution Inc.	2.72%
<b>Total</b>	<b>36.43%</b>

Total investments: 74

#### Investment segmentation of the Fund

Canada	32.87%
United States	31.49%
Europe	13.05%
Asian & Pacific	12.71%
Short Term and others	9.23%
Middle East & Africa	0.65%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks high total investment return
- invests with average risk tolerance
- is 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

Low	Low to moderate	Moderate	Moderate to high	High

### 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

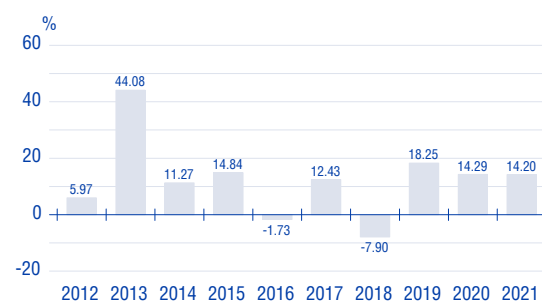
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#### AVERAGE RETURN

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 \$3,064. This works out to an average return of 11.85% 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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**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 and the Series 75/100 Prestige 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.83%	-
Classic Series 75/75 Prestige	75%	75%	2.41%	-
Series 75/100	75%	100%	3.10%	0.30%
Series 75/100 Prestige	75%	100%	2.55%	0.30%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% of the monthly average market value of your investment in this Fund.

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### QUICK FACTS

**Date of first offer under IAG SRP:** December 4, 2017  
**Portfolio Advisor:** Fidelity Investments  
**Total Fund Value:** \$83.5 million  
**Number of Units Outstanding:** 6,078,706  
**Portfolio Turnover Rate:** 3.58%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	3.13%	\$13.69
Classic Series 75/75 Prestige <sup>1</sup>	2.91%	\$13.81
Series 75/100	3.42%	\$13.53
Series 75/100 Prestige <sup>1</sup>	3.09%	\$13.71

### 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  
Fining International Inc.  
General Electric Co.  
Genpact Ltd.  
KBR  
CIGNA Corp.  
Boston Scientific Corp.  
Parker Hannifin Corp.  
Becton Dickinson & Co.  
Pandora A/S

#### Investment segmentation of the underlying fund

Europe	40.08%
United States	34.64%
Asia and Pacific	14.95%
Canada	6.82%
Other countries	2.38%
Short Term and others	1.13%
<b>Total</b>	<b>100.00%</b>

**Top 10 holdings represents 27.48% of the underlying fund's net asset.**

**Total investments: 64**

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks long-term capital growth
- invests with average risk tolerance
- is 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?

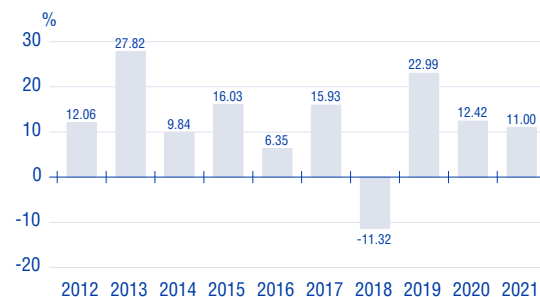
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#### AVERAGE RETURN

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 \$1,386. This works out to an average return of 8.34% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. Had the Fund been offered prior to the date of first offer in the product and series aforementioned, 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?

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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%	3.13%	-
Classic Series 75/75 Prestige	75%	75%	2.91%	-
Series 75/100	75%	100%	3.42%	0.30%
Series 75/100 Prestige	75%	100%	3.09%	0.30%

\* MER shown may differ from actual MER.

## TRAILING COMMISSION

Each month, iA Financial Group pays a trailing commission of up to 0.08% of the monthly average market value of your investment in this Fund.

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## OTHER FEES

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

**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)

### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** Fidelity Investments  
**Total Fund Value:** \$147.9 million  
**Number of Units Outstanding:** 5,394,159  
**Portfolio Turnover Rate:** 7.11%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	3.04%	\$30.05
Classic Series 75/75 Prestige <sup>1</sup>	2.81%	\$30.49
Series 75/100	3.36%	\$29.12
Series 75/100 Prestige <sup>1</sup>	3.05%	\$29.77

### 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

Ottogi Corp.  
Imperial Brands PLC  
Oil & Natural Gas Corporation Ltd.  
Anthem, Inc.  
Microsoft Corp.  
Simplo Technology  
Suncor Energy Inc.  
ITOCHU Corp.  
Alphabet Holding Company Inc., Class C  
British American Tobacco PLC

Top 10 holdings represents 17.08% of the underlying fund's net asset.

Total investments: 692

#### Investment segmentation of the underlying fund

Asia and Pacific	36.65%
United States	32.82%
Europe	10.19%
Other countries	9.52%
Short Term and others	8.03%
Canada	2.79%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks long-term capital growth
- invests with average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

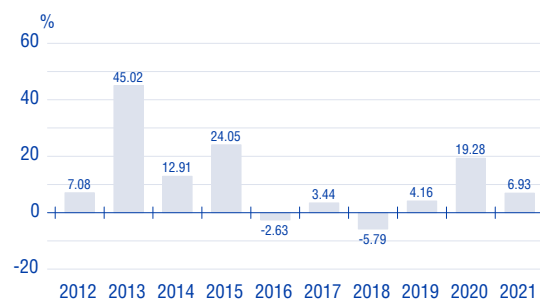
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#### AVERAGE RETURN

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 \$2,742. This works out to an average return of 10.61% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. During 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 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 and the Series 75/100 Prestige 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	3.04%	-
Classic Series 75/75 Prestige	75%	75%	2.81%	-
Series 75/100	75%	100%	3.36%	0.30%
Series 75/100 Prestige	75%	100%	3.05%	0.30%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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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**FOR MORE INFORMATION**

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 1-844-442-4636

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



**QUICK FACTS**

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** BlackRock  
**Total Fund Value:** \$222.9 million  
**Number of Units Outstanding:** 11,553,706  
**Portfolio Turnover Rate:** 12.62%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.74%	\$16.60
Classic Series 75/75 Prestige <sup>1</sup>	2.55%	\$16.82
Series 75/100	3.00%	\$16.26
Series 75/100 Prestige <sup>1</sup>	2.54%	\$16.74
Ecoflex Series 100/100	2.96%	\$20.40

**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**

Nestlé SA	2.19%
ASML Holding NV	1.90%
Roche Holdings AG	1.63%
LVMH Moët Hennessy - Louis Vuitton SA	1.31%
Toyota Motor Corp.	1.08%
Novartis AG, Registered	1.08%
Novo Nordisk AS, Class B	1.05%
AstraZeneca Group PLC	1.04%
Sony Corp.	0.88%
SAP	0.83%
<b>Total</b>	<b>12.99%</b>

**Total investments: 848**

**Investment segmentation of the underlying fund**

Europe	64.23%
Asia and Pacific	25.79%
Australia	6.66%
Short Term and others	2.55%
Mid-east and Africa	0.74%
Latin America	0.03%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

This Fund may be suitable for an investor who:

- seeks to obtain high long-term capital appreciation
- invests with average risk tolerance
- is 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, 2021, the waiver was set at 0.04% 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 of the IAG SRP. Returns shown are after the MER has been deducted.

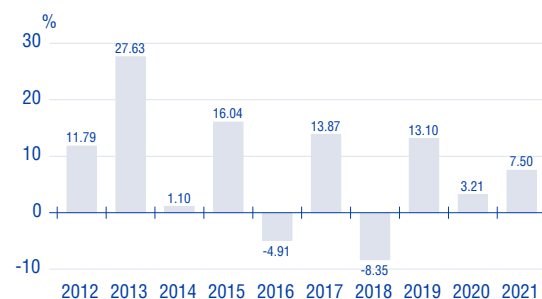
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**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 \$2,084. This works out to an average return of 7.62% a year.

**YEAR-BY-YEAR RETURNS**

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



# INTERNATIONAL EQUITY INDEX (BLACKROCK) 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 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 and the Ecoflex Series 100/100 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.74%	-
Classic Series 75/75 Prestige	75%	75%	2.55%	-
Series 75/100	75%	100%	3.00%	0.30%
Series 75/100 Prestige	75%	100%	2.54%	0.30%
Ecoflex Series 100/100	100%	100%	2.96%	0.75%

\* MER shown may differ from actual MER.

## TRAILING COMMISSION

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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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PO Box 1907, Station Terminus  
Quebec City, QC G1K 7M3  
1-844-442-4636

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

### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$437.9 million  
**Number of Units Outstanding:** 14,293,284  
**Portfolio Turnover Rate:** 101.11%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.81%	\$23.71
Classic Series 75/75 Prestige <sup>1</sup>	2.38%	\$24.31
Series 75/100	3.10%	\$23.04
Series 75/100 Prestige <sup>1</sup>	2.70%	\$23.70

### 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%
AstraZeneca Group PLC	1.31%
BP PLC	0.99%
L'Oréal SA	0.89%
DBS Group Holdings Ltd.	0.74%
Nestlé SA	0.72%
Adyen NV	0.69%
Merck KGaA	0.69%
Red Electrica Corp SA	0.63%
Koninklijke Ahold NV	0.63%
<b>Total</b>	<b>12.21%</b>

**Total investments:** 556

#### Investment segmentation of the Fund

Europe	57.24%
Asian & Pacific	33.60%
Short Term and others	7.39%
United States	0.90%
Middle East & Africa	0.51%
Latin America	0.36%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks added value in the long term
- invests with average risk tolerance
- is 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

Low	Low to moderate	Moderate	Moderate to high	High

### 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

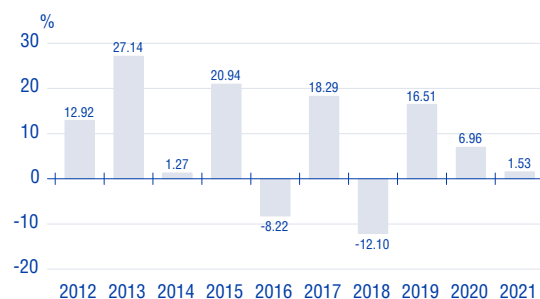
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#### AVERAGE RETURN

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 \$2,123. This works out to an average return of 7.82% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. During 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 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 and the Series 75/100 Prestige 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.81%	-
Classic Series 75/75 Prestige	75%	75%	2.38%	-
Series 75/100	75%	100%	3.10%	0.30%
Series 75/100 Prestige	75%	100%	2.70%	0.30%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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)

### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** Fidelity Investments  
**Total Fund Value:** \$45.9 million  
**Number of Units Outstanding:** 2,657,404  
**Portfolio Turnover Rate:** 9.26%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.93%	\$21.59
Classic Series 75/75 Prestige <sup>1</sup>	2.71%	\$21.92
Series 75/100	3.25%	\$20.80
Series 75/100 Prestige <sup>1</sup>	3.06%	\$21.19

### 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

Sanofi LLC  
Roche Holdings AG  
SAP AG  
Publicis Groupe SA  
Capgemini SE  
Reckitt Benckiser Group PLC  
Axa SA  
Associated British Foods PLC  
British American Tobacco PLC  
Royal Dutch Shell PLC

Top 10 holdings represents 37.12% of the underlying fund's net asset.

Total investments: 60

#### Investment segmentation of the underlying fund

United Kingdom	40.22%
France	17.85%
Other countries	17.14%
Germany	12.69%
Netherlands	10.92%
Short Term and others	1.18%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks capital growth potential
- invests with average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

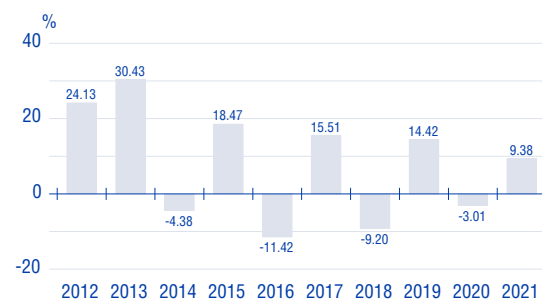
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#### AVERAGE RETURN

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 \$2,068. This works out to an average return of 7.54% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. During 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 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 and the Series 75/100 Prestige 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.

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	75%	75%	2.71%	-
Series 75/100	75%	100%	3.25%	0.30%
Series 75/100 Prestige	75%	100%	3.06%	0.30%

\* 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.

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

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



### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** BlackRock  
**Total Fund Value:** \$522.4 million  
**Number of Units Outstanding:** 13,067,222  
**Portfolio Turnover Rate:** 3.07%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.70%	\$44.90
Classic Series 75/75 Prestige <sup>1</sup>	2.48%	\$45.49
Series 75/100	2.95%	\$43.87
Series 75/100 Prestige <sup>1</sup>	2.58%	\$44.96
Ecoflex Series 100/100	2.92%	\$55.17

### 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.	6.79%
Microsoft Corp.	6.20%
Amazon.com Inc.	3.57%
Alphabet Inc., Class A	2.14%
Tesla, Inc.	2.11%
Alphabet Inc., Class C	1.99%
Meta Platforms Inc., cat. A	1.95%
Nvidia Corp.	1.81%
Berkshire Hathaway Inc., Class B	1.34%
UnitedHealth Group Inc.	1.16%
<b>Total</b>	<b>29.06%</b>

**Total investments:** 512

#### Sector Allocation of the underlying fund

Information Technology	27.89%
Health Care	12.77%
Consumer Discretionary	12.27%
Financials	10.15%
Communication Services	10.06%
Industrials	7.09%
Consumer Staples	5.83%
Real Estate	2.74%
Energy	2.65%
Utilities	2.47%
Materials	2.00%
<b>Total</b>	<b>95.92%</b>

#### Investment segmentation of the underlying fund

U.S. Equity	95.92%
International Equity	3.19%
Short Term and others	0.89%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks medium and long-term capital appreciation
- invests with average risk tolerance
- is planning to invest for the medium and 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

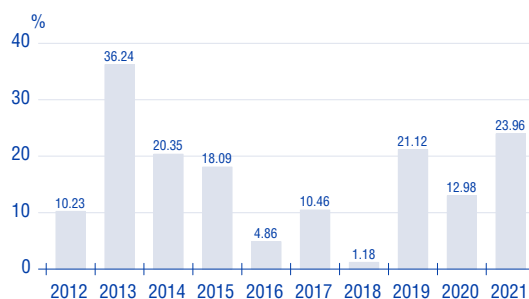
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$4,243. This works out to an average return of 15.55% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. During 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.

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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 and the Ecoflex Series 100/100 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.

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	75%	75%	2.48%	-
Series 75/100	75%	100%	2.95%	0.30%
Series 75/100 Prestige	75%	100%	2.58%	0.30%
Ecoflex Series 100/100	100%	100%	2.92%	0.75%

\* MER shown may differ from actual MER.

## TRAILING COMMISSION

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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)

### QUICK FACTS

**Date of first offer under IAG SRP:** October 28, 2019  
**Portfolio Advisor:** Fidelity Investments  
**Total Fund Value:** \$283.9 million  
**Number of Units Outstanding:** 17,599,707  
**Portfolio Turnover Rate:** 1.74%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.95%	\$16.14
Classic Series 75/75 Prestige <sup>1</sup>	2.74%	\$16.21
Series 75/100	3.22%	\$16.03
Series 75/100 Prestige <sup>1</sup>	2.84%	\$16.17

### 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., cat. A  
Apple Inc.  
Alphabet Inc., Class A  
Nvidia Corp.  
Amazon.com Inc.  
Berkshire Hathaway, Class A  
Microsoft Corp.  
UnitedHealth Group Inc.  
Advanced Micro Devices Inc.  
Netflix Inc.

Top 10 holdings represents 38.82% of the underlying fund's net assets

Total investments: 330

#### Sector Allocation of the underlying fund

Information Technology	33.33%
Communication Services	13.53%
Health Care	12.73%
Financials	12.46%
Consumer Discretionary	11.21%
Industrials	3.69%
Consumer Staples	2.74%
Materials	1.77%
Energy	0.29%
Real Estate	0.15%
Utilities	0.08%
<b>Total</b>	<b>91.98%</b>

#### Investment segmentation of the underlying fund

U.S. Equity	91.98%
International Equity	3.04%
Canadian Equity	2.66%
Short Term and others	2.32%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks long-term capital growth
- invests with average risk tolerance
- is 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, 2021, the waiver was set at 0.04% 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 of the IAG SRP. 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.

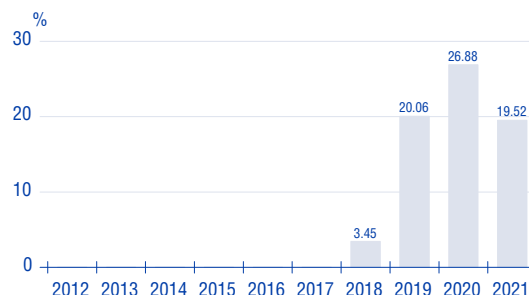
#### AVERAGE RETURN

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 \$1,603.

This works out to an average return of 24.22% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 4 years. Had the Fund been offered prior to the date of first offer in the product and series aforementioned, the returns shown would likely have been similar. In this period, the Fund was up in value 4 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.

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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**

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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%	2.95%	-
Classic Series 75/75 Prestige	75%	75%	2.74%	-
Series 75/100	75%	100%	3.22%	0.30%
Series 75/100 Prestige	75%	100%	2.84%	0.30%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

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

### QUICK FACTS

**Date of first offer under IAG SRP:** October 29, 2018  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$1,004.5 million  
**Number of Units Outstanding:** 37,644,132  
**Portfolio Turnover Rate:** 168.70%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.61%	\$25.55
Classic Series 75/75 Prestige <sup>1</sup>	2.20%	\$25.88
Series 75/100	2.81%	\$25.39
Series 75/100 Prestige <sup>1</sup>	2.42%	\$25.71
Ecoflex Series 100/100	2.95%	\$25.35

### 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.	5.00%
Apple Inc.	4.91%
Alphabet Inc.	4.72%
Amazon.com Inc.	4.65%
Facebook Inc.	2.73%
Palo Alto Networks Inc.	1.86%
NextEra Energy Inc.	1.86%
UnitedHealth Group Inc.	1.72%
Pfizer Inc.	1.70%
ZoomInfo Technologies Inc.	1.67%
<b>Total</b>	<b>30.82%</b>

**Total investments: 98**

#### Sector Allocation of the underlying fund

Information Technology	29.02%
Health Care	19.88%
Communication Services	14.15%
Consumer Discretionary	7.92%
Financials	6.37%
Industrials	5.34%
Real Estate	3.00%
Utilities	2.95%
Consumer Staples	2.91%
Materials	2.90%
Energy	2.15%
<b>Total</b>	<b>96.59%</b>

#### Investment segmentation of the Fund

U.S. Equity	92.78%
Short Term and others	3.41%
Foreign Equity	2.26%
Canadian Equity	1.55%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks long-term capital growth
- invests with average risk tolerance
- is 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?

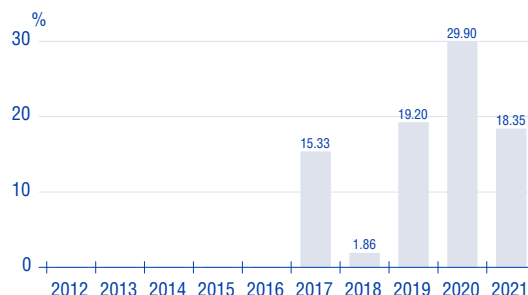
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#### AVERAGE RETURN

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 \$1,637. 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 5 years. Had the Fund been offered prior to the date of first offer in the product and series aforementioned, the returns shown would likely have been similar. In this period, the Fund was up in value 5 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.

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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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Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.61%	-
Classic Series 75/75 Prestige	75%	75%	2.20%	-
Series 75/100	75%	100%	2.81%	0.30%
Series 75/100 Prestige	75%	100%	2.42%	0.30%
Ecoflex Series 100/100	100%	100%	2.95%	0.75%

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**TRAILING COMMISSION**

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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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**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)



### QUICK FACTS

**Date of first offer under IAG SRP:** October 28, 2019  
**Portfolio Advisor:** Dynamic Funds  
**Total Fund Value:** \$93.2 million  
**Number of Units Outstanding:** 7,334,940  
**Portfolio Turnover Rate:** 13.02%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.77%	\$12.69
Classic Series 75/75 Prestige <sup>1</sup>	2.56%	\$12.75
Series 75/100	3.06%	\$12.61
Series 75/100 Prestige <sup>1</sup>	2.69%	\$12.71

### 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

Apple Inc.	7.20%
Microsoft Corp.	6.70%
Accenture PLC	5.10%
Synopsys Inc.	4.60%
Tractor Supply Co.	4.40%
Entegris Inc.	4.30%
Costco Wholesale Corp.	4.20%
Devon Energy Corp.	4.00%
Equifax Inc.	4.00%
First Republic Bank	4.00%
<b>Total</b>	<b>48.50%</b>

**Total investments:** 26

#### Sector Allocation of the underlying fund

Information Technology	31.40%
Consumer Discretionary	16.90%
Financials	10.90%
Industrials	7.20%
Consumer Staples	7.40%
Health Care	6.90%
Materials	5.90%
Energy	4.00%
Communication Services	3.20%
Real Estate	3.10%
Utilities	3.00%
<b>Total</b>	<b>99.90%</b>

#### Investment segmentation of the underlying fund

U.S. Equity	94.80%
International Equity	5.10%
Short Term and others	0.10%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks long-term capital growth
- invests with average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

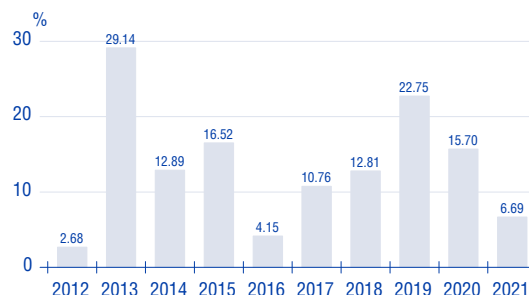
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$1,262. This works out to an average return of 11.31% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. Had the Fund been offered prior to the date of first offer in the product and series aforementioned, the returns shown would likely have been similar. 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 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 and the Series 75/100 Prestige 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.

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	75%	75%	2.56%	-
Series 75/100	75%	100%	3.06%	0.30%
Series 75/100 Prestige	75%	100%	2.69%	0.30%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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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### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$134.6 million  
**Number of Units Outstanding:** 4,506,208  
**Portfolio Turnover Rate:** 57.82%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.83%	\$29.97
Classic Series 75/75 Prestige <sup>1</sup>	2.43%	\$30.71
Series 75/100	3.10%	\$29.18
Series 75/100 Prestige <sup>1</sup>	2.64%	\$30.11
Ecoflex Series 100/100	3.04%	\$28.21

### WHAT DOES THIS FUND INVEST IN?

This Fund invests primarily in the equity securities of large-capitalization U.S. companies with solid financial statements.

#### Top 10 investments of the Fund

Microsoft Corp.	6.96%
Apple Inc.	5.53%
Alphabet Inc.	4.93%
Amazon.com Inc.	4.19%
UnitedHealth Group Inc.	2.16%
Facebook Inc.	2.00%
JPMorgan Chase & Co.	1.88%
Johnson & Johnson	1.86%
NextEra Energy Inc.	1.80%
Bank of America Corp.	1.75%
<b>Total</b>	<b>33.06%</b>

**Total investments:** 92

#### Sector Allocation of the Fund

Information Technology	27.69%
Health Care	15.16%
Consumer Discretionary	10.48%
Communication Services	9.42%
Financials	9.36%
Industrials	7.82%
Consumer Staples	6.03%
Energy	3.36%
Materials	2.88%
Real Estate	2.43%
Utilities	2.16%
<b>Total</b>	<b>96.79%</b>

#### Investment segmentation of the Fund

U.S. Equity	96.04%
Short Term and others	3.21%
Canadian Equity	0.45%
Foreign Equity	0.30%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks long-term capital growth
- invests with average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

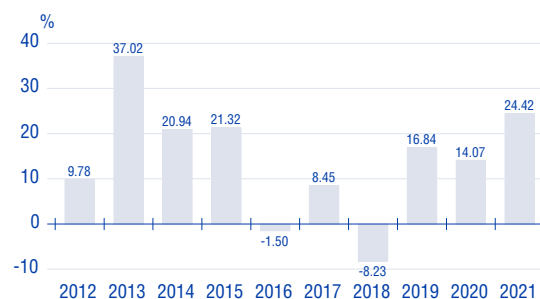
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#### AVERAGE RETURN

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 \$3,588. This works out to an average return of 13.63% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. During 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 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 and the Ecoflex Series 100/100 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.83%	-
Classic Series 75/75 Prestige	75%	75%	2.43%	-
Series 75/100	75%	100%	3.10%	0.30%
Series 75/100 Prestige	75%	100%	2.64%	0.30%
Ecoflex Series 100/100	100%	100%	3.04%	0.75%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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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**QUICK FACTS**

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$238.2 million  
**Number of Units Outstanding:** 8,055,598  
**Portfolio Turnover Rate:** 9.60%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.64%	\$32.19
Classic Series 75/75 Prestige <sup>1</sup>	2.22%	\$33.05
Series 75/100	2.96%	\$30.87
Series 75/100 Prestige <sup>1</sup>	2.53%	\$31.79
Ecoflex Series 100/100	2.97%	\$30.86

**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**

Microsoft Corp.	6.19%
Apple Inc.	4.76%
MetLife Inc.	2.65%
CVS Health Corp.	2.49%
NextEra Energy Inc.	2.47%
Johnson & Johnson	2.43%
UnitedHealth Group Inc.	2.40%
McDonald's Corp.	2.29%
Progressive Corp.	1.99%
Bank of America Corp.	1.99%
<b>Total</b>	<b>29.66%</b>

**Total investments: 75**

**Sector Allocation of the underlying fund**

Information Technology	21.48%
Health Care	16.81%
Financials	13.22%
Industrials	11.14%
Consumer Discretionary	10.21%
Energy	4.63%
Utilities	4.25%
Consumer Staples	4.21%
Materials	3.43%
Real Estate	2.95%
Communication Services	2.70%
<b>Total</b>	<b>95.03%</b>

**Investment segmentation of the underlying fund**

U.S. Equity	90.54%
Short Term and others	4.97%
Canadian Equity	3.96%
Foreign Equity	0.53%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

This Fund may be suitable for an investor who:

- seeks capital appreciation
- invests with average risk tolerance
- is 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?**

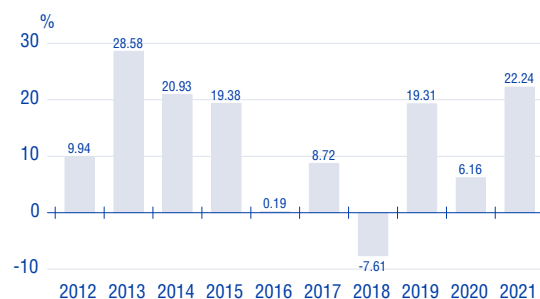
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**AVERAGE RETURN**

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 \$3,180. This works out to an average return of 12.26% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. During 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 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 and the Ecoflex Series 100/100 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.64%	-
Classic Series 75/75 Prestige	75%	75%	2.22%	-
Series 75/100	75%	100%	2.96%	0.30%
Series 75/100 Prestige	75%	100%	2.53%	0.30%
Ecoflex Series 100/100	100%	100%	2.97%	0.75%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

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



### QUICK FACTS

**Date of first offer under IAG SRP:** October 25, 2021  
**Portfolio Advisor:** Fidelity Investments  
**Total Fund Value:** \$51.0 million  
**Number of Units Outstanding:** 5,304,699  
**Portfolio Turnover Rate:** 2.92%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	3.53%	\$9.66
Classic Series 75/75 Prestige <sup>1</sup>	3.32%	\$9.66
Series 75/100	3.78%	\$9.65
Series 75/100 Prestige <sup>1</sup>	3.43%	\$9.66

### 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.  
Snowflake inc. Class A  
Roblox Corp.  
Airbnb Inc.  
Meta Platforms Inc., cat. A  
Marvell Technology Inc.  
Unity Software Inc.  
Wells Fargo & Co.  
Devon Energy Corp.  
Canadian Natural Resources Ltd.

Top 10 holdings represents 43.35% of the underlying fund's net asset.

Total investments: 150

#### Sector Allocation of the underlying fund

Information Technology	35.39%
Communication Services	14.54%
Energy	12.49%
Consumer Discretionary	12.30%
Industrials	10.35%
Materials	6.70%
Financials	6.38%
Health Care	4.97%
Utilities	1.34%
<b>Total</b>	<b>104.46%</b>

#### Investment segmentation of the underlying fund

United States	89.29%
Canada	10.50%
France	1.87%
Other countries	1.75%
Europe	1.05%
Short Term and others	-4.46%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks long-term capital growth
- invests with above-average risk tolerance
- is 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, 2021, the waiver was set at 0.04% 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 of the IAG SRP. 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

Performance data cannot be published for funds that have been in existence for less than 1 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 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 and the Series 75/100 Prestige 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	3.53%	-
Classic Series 75/75 Prestige	75%	75%	3.32%	-
Series 75/100	75%	100%	3.78%	0.30%
Series 75/100 Prestige	75%	100%	3.43%	0.30%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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)

### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** Dynamic Funds  
**Total Fund Value:** \$227.6 million  
**Number of Units Outstanding:** 40,500,041  
**Portfolio Turnover Rate:** 11.04%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	3.09%	\$5.26
Classic Series 75/75 Prestige <sup>1</sup>	2.87%	\$5.33
Series 75/100	3.33%	\$5.23
Series 75/100 Prestige <sup>1</sup>	2.96%	\$5.27

### WHAT DOES THIS FUND INVEST IN?

This Fund invests in units of the Dynamic Asia Pacific Equity Fund, which invests in a selection of equities of large capitalization companies located in the entire Pacific region including Japan.

#### Top 10 investments of the underlying fund

Yonyou Network Technology	3.90%
Zhejiang Sanhua Intelligent Controls	3.50%
Zhejiang Dingli Machinery	3.50%
BYD Co.	3.30%
Bafang Electric Suzhou	3.30%
Tencent Holdings Ltd.	3.30%
Sony Corp.	3.20%
Li Ning Co Ltd.	3.10%
Shenzhen Mindray Bio-Medical Electronics	3.10%
Alibaba Group Holding Ltd.	3.10%
<b>Total</b>	<b>33.30%</b>

**Total investments:** 46

#### Investment segmentation of the underlying fund

China	72.10%
Other countries	10.80%
Japan	6.20%
South Korea	5.50%
Taiwan	3.10%
Thailand	2.80%
Short Term and others	-0.50%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks long-term capital growth
- invests with above average risk tolerance
- is 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, 2021, the waiver was set at 0.04% 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 of the IAG SRP. Returns shown are after the MER has been deducted.

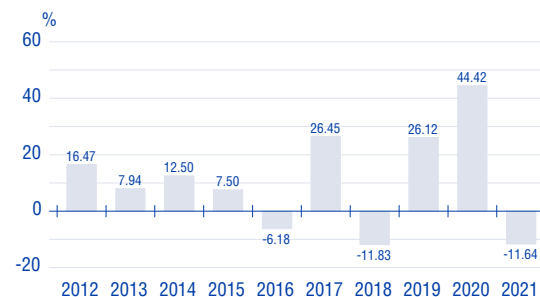
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

#### 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 \$2,559. This works out to an average return of 9.85% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. During 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 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 and the Series 75/100 Prestige 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	3.09%	-
Classic Series 75/75 Prestige	75%	75%	2.87%	-
Series 75/100	75%	100%	3.33%	0.30%
Series 75/100 Prestige	75%	100%	2.96%	0.30%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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.

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 PO Box 1907, Station Terminus  
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 1-844-442-4636

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

### QUICK FACTS

**Date of first offer under IAG SRP:** October 28, 2019  
**Portfolio Advisor:** Jarislowsky Fraser Limited  
**Total Fund Value:** \$56.6 million  
**Number of Units Outstanding:** 5,018,627  
**Portfolio Turnover Rate:** 10.69%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	3.18%	\$11.30
Classic Series 75/75 Prestige <sup>1</sup>	3.01%	\$11.34
Series 75/100	3.42%	\$11.23
Series 75/100 Prestige <sup>1</sup>	3.07%	\$11.32

### 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

Taiwan Semiconductor Manufacturing ADR	7.40%
Samsung Electronics Co. Ltd., Sponsored GDR	7.10%
Tencent Holdings Ltd.	5.70%
Tata Consultancy Services Ltd.	3.40%
Alibaba Group Holding Ltd., Sponsored ADR	3.30%
Sunny Optical Technology Group Co Ltd	3.10%
UPL Ltd.	2.80%
Wuxi Biologics Cayman Inc.	2.70%
Meituan-Dianping	2.60%
Airtac International Goup	2.50%
<b>Total</b>	<b>40.60%</b>

Total investments: 46

#### Investment segmentation of the underlying fund

Asia and Pacific	80.11%
Latin America	6.65%
Europe	4.43%
Short Term and others	3.60%
North America	3.47%
Mid-east and Africa	1.74%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks long-term capital growth
- invests with above average risk tolerance
- is 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

Low	Low to moderate	Moderate	Moderate to high	High

### 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

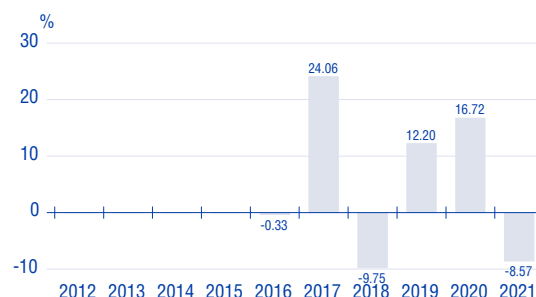
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$1,120. This works out to an average return of 5.33% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 6 years. Had the Fund been offered prior to the date of first offer in the product and series aforementioned, the returns shown would likely have been similar. In this period, the Fund was up in value 3 years and down in value 3 years.



# EMERGING MARKETS (JARISLOWSKY FRASER) 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 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 and the Series 75/100 Prestige 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	3.18%	-
Classic Series 75/75 Prestige	75%	75%	3.01%	-
Series 75/100	75%	100%	3.42%	0.30%
Series 75/75 Prestige	75%	100%	3.07%	0.30%

\* MER shown may differ from actual MER.

## TRAILING COMMISSION

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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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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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## 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)



### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** CIBC Asset Management  
**Total Fund Value:** \$339.9 million  
**Number of Units Outstanding:** 5,510,889  
**Portfolio Turnover Rate:** 7.69%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	3.43%	\$63.85
Classic Series 75/75 Prestige <sup>1</sup>	3.22%	\$64.75
Series 75/100	3.62%	\$63.55
Series 75/100 Prestige <sup>1</sup>	3.23%	\$64.11

### 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

UnitedHealth Group Inc.	7.98%
Pfizer Inc.	6.66%
Eli Lilly and Co.	5.94%
AstraZeneca Group PLC	4.57%
Bristol-Myers Squibb Co.	3.83%
Danaher Corp.	3.75%
Novartis AG, Sponsored ADR	3.69%
Edwards Lifesciences Corp.	3.12%
Boston Scientific Corp.	2.82%
Stryker Corp.	2.29%
<b>Total</b>	<b>44.65%</b>

**Total investments: 103**

#### Investment segmentation of the underlying fund

United States	72.15%
Japan	6.28%
United Kingdom	6.03%
Switzerland	5.81%
Other countries	5.80%
Short Term and others	2.18%
Netherlands	1.75%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks to obtain a high capital appreciation
- invests with average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

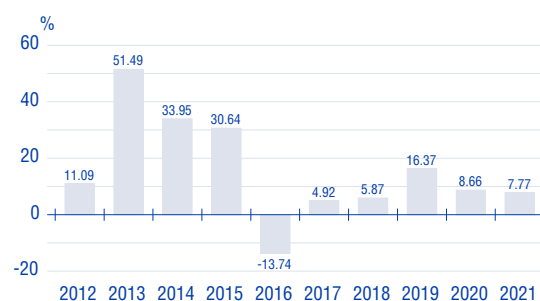
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$3,845. This works out to an average return of 14.42% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. During 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 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 and the Series 75/100 Prestige 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	3.43%	-
Classic Series 75/75 Prestige	75%	75%	3.22%	-
Series 75/100	75%	100%	3.62%	0.30%
Series 75/100 Prestige	75%	100%	3.23%	0.30%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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.

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**FOR MORE INFORMATION**

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**iA Financial Group**  
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 Quebec City, QC G1K 7M3  
 1-844-442-4636

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

### QUICK FACTS

**Date of first offer under IAG SRP:** October 28, 2019  
**Portfolio Advisor:** Dynamic Funds  
**Total Fund Value:** \$106.4 million  
**Number of Units Outstanding:** 9,818,702  
**Portfolio Turnover Rate:** 2.56%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	3.06%	\$10.82
Classic Series 75/75 Prestige <sup>1</sup>	2.87%	\$10.86
Series 75/100	3.21%	\$10.78
Series 75/100 Prestige <sup>1</sup>	2.83%	\$10.87

### 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

NextEra Energy Inc.  
NextEra Energy Partners, LP  
Brookfield Infrastructure Partners LP  
Dominion Energy Inc.  
Vinci SA  
Aéroports de Paris  
Transurban Group  
Aena SME SA  
Northland Power Inc.  
Orsted A/S

#### Investment segmentation of the underlying fund

United States	38.40%
Europe	30.60%
Canada	21.20%
Short Term and others	6.40%
Asia and Pacific	3.40%
<b>Total</b>	<b>100.00%</b>

**Top 10 holdings represents 37.50% of the underlying fund's net assets**

**Total investments: 36**

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks long-term capital growth
- invests with average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

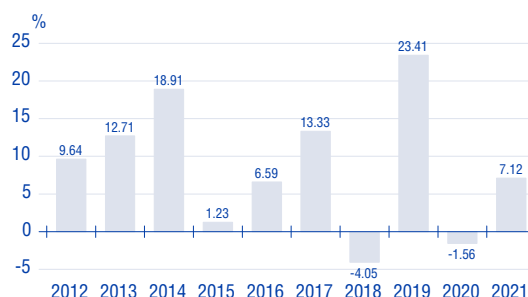
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#### AVERAGE RETURN

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 \$1,090. This works out to an average return of 4.03% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. Had the Fund been offered prior to the date of first offer in the product and series aforementioned, 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 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 and the Series 75/100 Prestige 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	3.06%	-
Classic Series 75/75 Prestige	75%	75%	2.87%	-
Series 75/100	75%	100%	3.21%	0.30%
Series 75/100 Prestige	75%	100%	2.83%	0.30%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.08% 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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### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$149.7 million  
**Number of Units Outstanding:** 2,824,093  
**Portfolio Turnover Rate:** 16.37%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.85%	\$53.50
Classic Series 75/75 Prestige <sup>1</sup>	2.34%	\$55.14
Series 75/100	3.11%	\$53.16
Series 75/100 Prestige <sup>1</sup>	2.60%	\$53.78

### WHAT DOES THIS FUND INVEST IN?

This Fund mainly invests in trust units of Canadian companies and 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

Granite Real Estate Investment Trust	9.50%
RioCan Real Estate Investment Trust	8.98%
Canadian Apartment Properties Real Estate Investment Trust	8.32%
H&R Real Estate Investment Trust	5.83%
Allied Properties Real Estate Investment Trust	5.70%
First Capital Real Estate Investment Trust	4.86%
Dream Industrial Real Estate Investment Trust	4.35%
Boardwalk Real Estate Investment Trust	4.22%
Killam Apartment Real Estate Investment Trust	4.20%
SmartCentres Real Estate Investment Trust	3.76%
<b>Total</b>	<b>59.72%</b>

Total investments: 48

#### Investment segmentation of the Fund

Canadian Equity	95.47%
Short Term and others	3.89%
U.S. Equity	0.64%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks to obtain a regular long-term income
- invests with average risk tolerance
- is 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

Low	Low to moderate	Moderate	Moderate to high	High

### 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

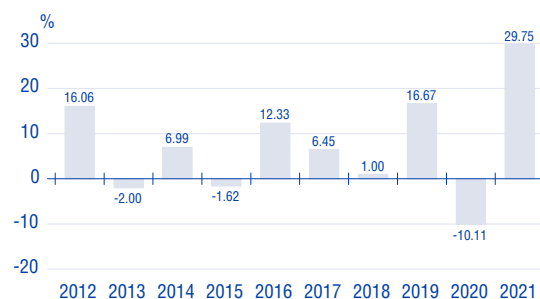
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#### AVERAGE RETURN

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 \$1,967. This works out to an average return of 7.00% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. During 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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**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 and the Series 75/100 Prestige 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.

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	75%	75%	2.34%	-
Series 75/100	75%	100%	3.11%	0.30%
Series 75/100 Prestige	75%	100%	2.60%	0.30%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

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



### QUICK FACTS

**Date of first offer under IAG SRP:** January 4, 2011  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$1,108.7 million  
**Number of Units Outstanding:** 26,220,216  
**Portfolio Turnover Rate:** 41.56%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.92%	\$42.63
Classic Series 75/75 Prestige <sup>1</sup>	2.70%	\$43.23
Series 75/100	3.00%	\$42.54
Series 75/100 Prestige <sup>1</sup>	2.52%	\$43.41

### 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.	10.39%
Invesco Qqq Trust, Series 1	10.31%
Microsoft Corp.	9.00%
Amazon.com Inc.	6.03%
Facebook Inc.	4.25%
Tesla, Inc.	3.78%
Nvidia Corp.	3.69%
Alphabet Holding Company Inc., Class C	3.28%
Alphabet Inc.	3.11%
Broadcom Inc.	1.62%
<b>Total</b>	<b>55.46%</b>

Total investments: 102

#### Investment segmentation of the Fund

U.S. Equity	97.55%
Foreign Equity	1.97%
Short Term and others	0.48%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks capital appreciation
- invests with average risk tolerance
- is 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?

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?

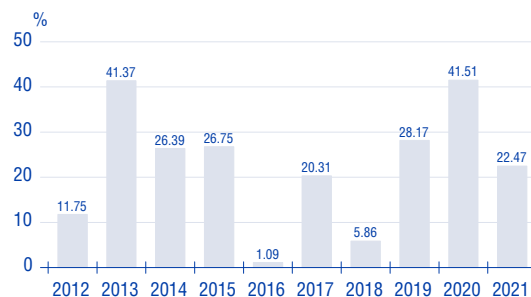
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#### AVERAGE RETURN

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 \$7,238. This works out to an average return of 21.89% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. During 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
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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%	2.92%	-
Classic Series 75/75 Prestige	75%	75%	2.70%	-
Series 75/100	75%	100%	3.00%	0,30%
Series 75/100 Prestige	75%	100%	2.52%	0,30%

\* MER shown may differ from actual MER.

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### QUICK FACTS

**Date of first offer under IAG SRP:** December, 4 2017  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$193.0 million  
**Number of Units Outstanding:** 16,725,435  
**Portfolio Turnover Rate:** 34.06%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	1.96%	\$11.58
Classic Series 75/75 Prestige <sup>1</sup>	1.85%	\$11.64
Series 75/100	2.30%	\$11.42
Series 75/100 Prestige <sup>1</sup>	2.17%	\$11.47

### 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 <sup>3</sup>	70.09%
Industrial Alliance Canadian Equity Index Fund	9.94%
BlackRock CDN US Equity Index Fund, Class D	9.07%
BlackRock CDN MSCI EAFE Equity Index Fund, Class D	9.03%
BlackRock CDN MSCI Emerging Markets Index, Class D	1.96%
Other Assets	-0.09%
<b>Total</b>	<b>100.00%</b>

**Total investments:** 5

#### <sup>3</sup> Top 10 investments of the BlackRock Canada Universe Bond Index Class D

Government of Canada, 1.500%, 2031-06-01	1.62%
Government of Canada, 2.000%, 2051-12-01	1.45%
Government of Canada, 1.250%, 2030-06-01	1.20%
Government of Canada, 0.500%, 2025-09-01	1.17%
Government of Canada, 0.500%, 2030-12-01	1.11%
Canada Housing Trust No 1, 2.900%, 2024-06-15	0.88%
Government of Canada, 1.750%, 2053-12-01	0.86%
Government of Canada, 2.000%, 2023-09-01	0.86%
Province of Quebec, 3.500%, 2048-12-01	0.83%
Province of Ontario, 2.900%, 2049-06-02	0.79%
<b>Total</b>	<b>10.77%</b>

#### Investment segmentation of the Fund

Canadian Fixed Income Funds	70.09%
Global Equity Funds	10.99%
Canadian Equity Funds	9.94%
U.S. Equity Funds	9.07%
Short Term and others	-0.09%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks a regular long-term return
- invests with below average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

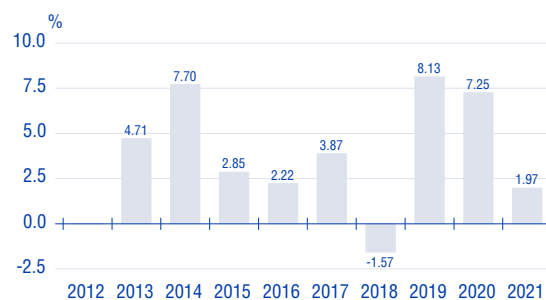
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$1,163. This works out to an average return of 3.77% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 9 years. Had the Fund been offered prior to the date of first offer in the product and series aforementioned, the returns shown would likely have been similar. In this period, the Fund was up in value 8 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 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 and the Series 75/100 Prestige 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	1.96%	-
Classic Series 75/75 Prestige	75%	75%	1.85%	-
Series 75/100	75%	100%	2.30%	0.10%
Series 75/100 Prestige	75%	100%	2.17%	0.10%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.06% 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:

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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)

### QUICK FACTS

**Date of first offer under IAG SRP:** December 4, 2017  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$139.5 million  
**Number of Units Outstanding:** 11,585,885  
**Portfolio Turnover Rate:** 34.27%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	1.96%	\$12.09
Classic Series 75/75 Prestige <sup>1</sup>	1.86%	\$12.13
Series 75/100	2.24%	\$11.93
Series 75/100 Prestige <sup>1</sup>	2.16%	\$11.97

### 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 <sup>3</sup>	54.97%
Industrial Alliance Canadian Equity Index Fund	14.87%
BlackRock CDN MSCI EAFE Equity Index Fund, Class D	13.73%
BlackRock CDN US Equity Index Fund, Class D	13.58%
BlackRock CDN MSCI Emerging Markets Index, Class D	2.94%
Other Assets	-0.09%
<b>Total</b>	<b>100.00%</b>

**Total investments:** 5

#### <sup>3</sup> Top 10 investments of the BlackRock Canada Universe Bond Index Class D

Government of Canada, 1.500%, 2031-06-01	1.62%
Government of Canada, 2.000%, 2051-12-01	1.45%
Government of Canada, 1.250%, 2030-06-01	1.20%
Government of Canada, 0.500%, 2025-09-01	1.17%
Government of Canada, 0.500%, 2030-12-01	1.11%
Canada Housing Trust No 1, 2.900%, 2024-06-15	0.88%
Government of Canada, 1.750%, 2053-12-01	0.86%
Government of Canada, 2.000%, 2023-09-01	0.86%
Province of Quebec, 3.500%, 2048-12-01	0.83%
Province of Ontario, 2.900%, 2049-06-02	0.79%
<b>Total</b>	<b>10.77%</b>

#### Investment segmentation of the Fund

Canadian Fixed Income Funds	54.97%
Global Equity Funds	16.67%
Canadian Equity Funds	14.87%
U.S. Equity Funds	13.58%
Short Term and others	-0.09%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks a high long-term return
- invests with below average risk tolerance
- is 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?

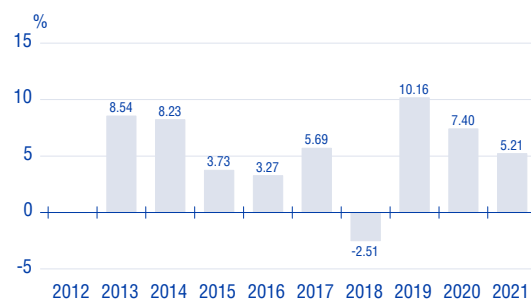
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#### AVERAGE RETURN

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 \$1,215. This works out to an average return of 4.90% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 9 years. Had the Fund been offered prior to the date of first offer in the product and series aforementioned, the returns shown would likely have been similar. In this period, the Fund was up in value 8 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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**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 and the Series 75/100 Prestige 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	1.96%	-
Classic Series 75/75 Prestige	75%	75%	1.86%	-
Series 75/100	75%	100%	2.24%	0.10%
Series 75/100 Prestige	75%	100%	2.16%	0.10%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

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 1-844-442-4636

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



### QUICK FACTS

**Date of first offer under IAG SRP:** December 4, 2017  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$191.4 million  
**Number of Units Outstanding:** 15,243,844  
**Portfolio Turnover Rate:** 22.65%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	1.95%	\$12.61
Classic Series 75/75 Prestige <sup>1</sup>	1.84%	\$12.66
Series 75/100	2.25%	\$12.45
Series 75/100 Prestige <sup>1</sup>	2.12%	\$12.52

### 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	40.07%
Industrial Alliance Canadian Equity Index Fund	19.85%
BlackRock CDN US Equity Index Fund, Class D	18.15%
BlackRock CDN MSCI EAFE Equity Index Fund, Class D	18.11%
BlackRock CDN MSCI Emerging Markets Index, Class D	3.93%
Other Assets	-0.11%
<b>Total</b>	<b>100.00%</b>

**Total investments:** 5

#### Investment segmentation of the Fund

Canadian Fixed Income Funds	40.07%
Global Equity Funds	22.04%
Canadian Equity Funds	19.85%
U.S. Equity Funds	18.15%
Short Term and others	-0.11%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks to generate a superior long-term return
- invests with below average risk tolerance
- is 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?

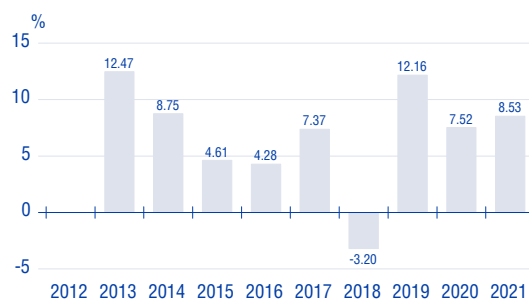
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#### AVERAGE RETURN

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 \$1,270. This works out to an average return of 6.04% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 9 years. Had the Fund been offered prior to the date of first offer in the product and series aforementioned, the returns shown would likely have been similar. In this period, the Fund was up in value 8 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
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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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Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	1.95%	-
Classic Series 75/75 Prestige	75%	75%	1.84%	-
Series 75/100	75%	100%	2.25%	0.10%
Series 75/100 Prestige	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 0.06% 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)

### QUICK FACTS

**Date of first offer under IAG SRP:** December 4, 2017  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$85.6 million  
**Number of Units Outstanding:** 6,512,825  
**Portfolio Turnover Rate:** 19.69%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	1.96%	\$13.16
Classic Series 75/75 Prestige <sup>1</sup>	1.85%	\$13.21
Series 75/100	2.25%	\$13.01
Series 75/100 Prestige <sup>1</sup>	2.15%	\$13.05

### 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 Fund	25.45%
BlackRock Canada Universe Bond Index Class D	24.97%
BlackRock CDN MSCI EAFE Equity Index Fund, Class D	22.54%
BlackRock CDN US Equity Index Fund, Class D	22.13%
BlackRock CDN MSCI Emerging Markets Index, Class D	4.94%
Other Assets	-0.03%
<b>Total</b>	<b>100.00%</b>

**Total investments:** 5

#### Investment segmentation of the Fund

Global Equity Funds	27.48%
Canadian Equity Funds	25.45%
Canadian Fixed Income Funds	24.97%
U.S. Equity Funds	22.13%
Short Term and others	-0.03%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks to maximize the long-term return
- invests with average risk tolerance
- is 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



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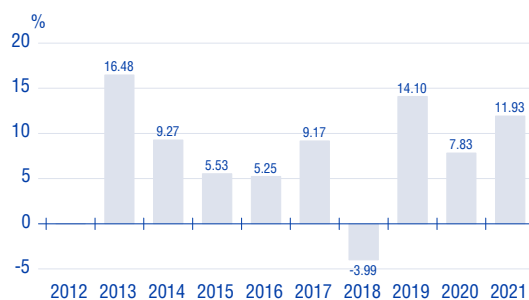
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#### AVERAGE RETURN

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 \$1,328. This works out to an average return of 7.21% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 9 years. Had the Fund been offered prior to the date of first offer in the product and series aforementioned, the returns shown would likely have been similar. In this period, the Fund was up in value 8 years and down in value 1 year.



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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 and the Series 75/100 Prestige 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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	1.96%	-
Classic Series 75/75 Prestige	75%	75%	1.85%	-
Series 75/100	75%	100%	2.25%	0.20%
Series 75/100 Prestige	75%	100%	2.15%	0.20%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.06% 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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 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636

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

### QUICK FACTS

**Date of first offer under IAG SRP:** December 4, 2017  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$38.8 million  
**Number of Units Outstanding:** 2,857,886  
**Portfolio Turnover Rate:** 13.84%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	1.97%	\$13.68
Classic Series 75/75 Prestige <sup>1</sup>	1.88%	\$13.72
Series 75/100	2.25%	\$13.50
Series 75/100 Prestige <sup>1</sup>	2.03%	\$13.57

### 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 Fund	30.45%
BlackRock CDN MSCI EAFE Equity Index Fund, Class D	27.10%
BlackRock CDN US Equity Index Fund, Class D	26.58%
BlackRock Canada Universe Bond Index Class D	10.00%
BlackRock CDN MSCI Emerging Markets Index, Class D	5.94%
Other Assets	-0.07%
<b>Total</b>	<b>100.00%</b>

**Total investments:** 5

#### Investment segmentation of the Fund

Global Equity Funds	33.04%
Canadian Equity Funds	30.45%
U.S. Equity Funds	26.58%
Canadian Fixed Income Funds	9.99%
Short Term and others	-0.06%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks to maximize the long-term return
- invests with average risk tolerance
- is 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, 2021, the waiver was set at 0.04% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

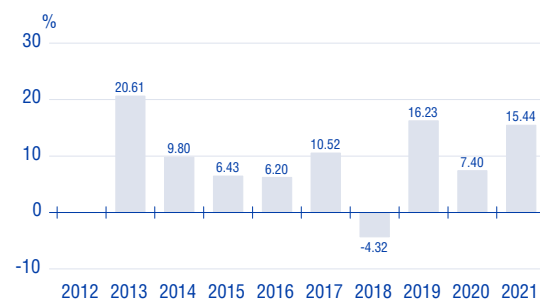
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, 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 \$1,381. This works out to an average return of 8.26% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 9 years. Had the Fund been offered prior to the date of first offer in the product and series aforementioned, the returns shown would likely have been similar. In this period, the Fund was up in value 8 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 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 and the Series 75/100 Prestige 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.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	1.97%	-
Classic Series 75/75 Prestige	75%	75%	1.88%	-
Series 75/100	75%	100%	2.25%	0.20%
Series 75/100 Prestige	75%	100%	2.03%	0.20%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.06% 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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 1-844-442-4636

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



### QUICK FACTS

**Date of first offer under IAG SRP:** November 24, 2014  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$100.0 million  
**Number of Units Outstanding:** 8,846,284  
**Portfolio Turnover Rate:** 40.86%  
**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>	2.84%	\$11.31

### 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

OMERS Realty Corp., 3.628%, 2030-06-05	3.30%
407 International Inc., 6.470%, 2029-07-27	3.13%
Concord Wedgemount Creek General Partnership, Floating Rate, 0.000%, 2061-06-30	2.82%
Cameron LNG LLC, 3.701%, 2039-01-15	2.74%
Enbridge Gas Inc., 5.460%, 2036-09-11	2.65%
BP Housing Association, 2.700%, 2040-03-25	2.37%
MaRS Phase 2 Investment Trust, 4.566%, 2035-12-31	2.23%
Royal Bank of Canada, Fixed - Floating Rate, 2.740%, 2029-07-25	2.16%
The Toronto-Dominion Bank, Fixed - Floating Rate, 3.224%, 2029-07-25	2.03%
Sukunka and Zonnebeke Wind Projects, 3.931%, 2045-12-15	2.03%
<b>Total</b>	<b>25.46%</b>

#### Investment segmentation of the Fund

Corporates	80.23%
Foreign Bonds	16.18%
Short Term and others	3.59%
<b>Total</b>	<b>100.00%</b>

**Total investments:** 126

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks recurring income with an emphasis on capital preservation

### 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, 2021, the waiver was set at 0.04% 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.

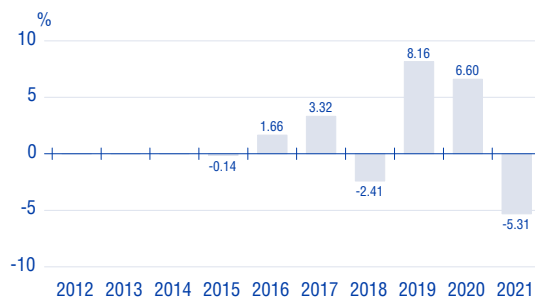
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

#### 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 \$1,129. This works out to an average return of 1.73% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 7 years. In this period, the Fund was up in value 4 years and down in value 3 years.



# FORLIFE GUARANTEED MAXIMUM INCOME 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 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> (Annual rate as a % of the Fund value)	<u>Fund Fee Rate</u>
FORLIFE Series	75%	100%	2.84%	-

\* MER shown may differ from actual MER.

## TRAILING COMMISSION

Each month, iA Financial Group pays a trailing commission of up to 0.04% 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)

### QUICK FACTS

**Date of first offer under IAG SRP:** November 24, 2014  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$13.8 million  
**Number of Units Outstanding:** 1,132,727  
**Portfolio Turnover Rate:** 18.72%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
FORLIFE Series <sup>1</sup>	3.07%	\$12.18

### 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 Fund <sup>3</sup>	70.18%
Industrial Alliance Canadian Equity Index Fund	14.94%
BlackRock CDN US Equity Index Fund, Class D	10.10%
BlackRock CDN MSCI EAFE Equity Index Fund, Class D	5.03%
BlackRock CDN MSCI Emerging Markets Index, Class D	0.00%
Other Assets	-0.25%
<b>Total</b>	<b>100.00%</b>

**Total investments:** 5

#### Investment segmentation of the Fund

Fixed Income Funds	70.18%
Canadian Equity Funds	14.94%
U.S. Equity Funds	10.10%
Global Equity Funds	5.03%
Short Term and others	-0.25%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks recurring income with an 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

Low	Low to moderate	Moderate	Moderate to high	High
■				

### 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, 2021, the waiver was set at 0.04% for all guarantee options.

<sup>3</sup> For details on the Industrial Alliance Bond Fund top investments refer to the corresponding Fund facts included in this document.

### 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.

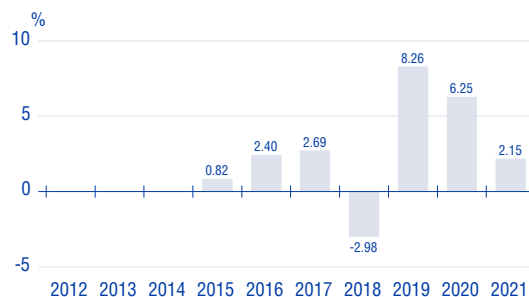
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

#### 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 \$1,215. This works out to an average return of 2.78% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 7 years. In this period, the Fund was up in value 6 years and down in value 1 year.



# FORLIFE GUARANTEED INCOME & GROWTH 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 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%	3.07%	-

\* MER shown may differ from actual MER.

## TRAILING COMMISSION

Each month, iA Financial Group pays a trailing commission of up to 0.04% 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 amount returned only applies to the specific transaction and will include a refund of any sales charges you paid

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## Management Fees and Management Expense Ratio "MER" as at December 31, 2021 for Ecoflextra Series 75/100<sup>3</sup>

	Management Fees (%) <sup>1</sup>	Underlying Fund Fee Rate (%) <sup>2</sup>	Management Expense Ratio (MER) (%) <sup>1</sup>	Fund Fee Rate (%) <sup>1</sup>
<b>DISCIPLINED FUNDS</b>				
Disciplined Prudent (iAIM)	2.23	0.01	2.77	0.60
Disciplined Moderate (iAIM)	2.33	0.01	2.86	0.80
Disciplined Balanced (iAIM)	2.38	0.01	2.86	0.80
Disciplined Growth (iAIM)	2.36	0.00	2.87	1.05
<b>INCOME FUNDS</b>				
Money Market	1.29	-	1.67	0.60
Short Term Bond	1.91	0.01	2.38	0.60
Disciplined Bond (iAIM)	1.93	0.01	2.39	0.60
<b>CANADIAN HYBRID FUNDS</b>				
Canadian Disciplined Equity (iAIM) Hybrid 75/25	2.18	0.00	2.66	1.35
Canadian Equity Index Hybrid 75/25	2.08	0.00	2.58	1.40
<b>GLOBAL HYBRID FUNDS</b>				
Global Disciplined Equity (iAIM) Hybrid 75/25	2.53	0.00	3.05	1.40
U.S. Disciplined Equity (iAIM) Hybrid 75/25	2.35	0.00	2.85	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, Short Term Bond, Disciplined Bond (iAIM) and Disciplined Prudent (iAIM).

## 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, 2021 - 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	Classic Series 75/75 Prestige	Series 75/100	Series 75/100 Prestige	Ecoflex Series 100/100		Classic Series 75/75	Classic Series 75/75 Prestige	Series 75/100	Series 75/100 Prestige	Ecoflex Series 100/100	Series 75/100 Prestige	Ecoflex Series 100/100
<b>FOCUS FUNDS</b>													
Focus Prudent	1.08	0.90	1.24	1.00	1.34	0.01	1.37	1.29	1.68	1.40	1.79	0.10	0.25
Focus Moderate	1.13	0.93	1.28	1.09	1.44	0.02	1.44	1.33	1.71	1.51	1.91	0.10	0.40
Focus Balanced	1.17	0.98	1.33	1.16	1.52	0.02	1.60	1.38	1.74	1.46	2.01	0.10	0.40
Focus Growth	1.22	1.03	1.37	1.19	1.60	0.02	1.52	1.33	1.81	1.63	2.10	0.10	0.50
Focus Aggressive	1.26	1.04	1.50	1.28	1.66	0.03	1.72	1.47	1.99	1.75	2.17	0.20	0.65
<b>SELECTION FUNDS</b>													
Selection Prudent	1.03	0.89	1.20	0.94	1.25	0.01	1.41	1.28	1.63	1.33	1.69	0.10	0.25
Selection Moderate	1.08	0.95	1.26	1.03	1.33	0.01	1.50	1.35	1.70	1.44	1.78	0.10	0.40
Selection Balanced	1.15	1.02	1.33	1.12	1.42	0.01	1.58	1.43	1.63	1.54	1.89	0.10	0.40
Selection Growth	1.23	1.10	1.41	1.22	1.53	0.02	1.53	1.40	1.88	1.66	2.02	0.10	0.50
Selection Aggressive	1.30	1.17	1.56	1.31	1.61	0.02	1.76	1.61	2.06	1.77	2.12	0.20	0.65
<b>INCOME FUNDS</b>													
Money Market	0.74	0.69	0.92	0.86	0.98	-	1.00	1.01	1.30	1.23	1.27	0.10	0.25
Short Term Bond	1.25	1.10	1.41	1.19	1.41	0.01	1.69	1.51	1.87	1.61	1.87	0.10	0.25
Bond	1.23	1.10	1.39	1.19	1.41	0.01	1.64	1.38	1.69	1.62	1.87	0.10	0.25
Canadian Corporate Bond	1.23	1.10	1.35	1.19	-	0.00	1.63	1.51	1.79	1.61	-	0.10	-
Core Plus Bond (Wellington Square)	1.27	1.15	1.48	1.29	1.53	-	1.70	1.57	1.94	1.72	2.00	0.10	0.25
Fixed Income Managed Portfolio <sup>3</sup>	1.40	1.25	1.58	1.41	-	0.00	1.81	1.64	2.01	1.82	-	0.10	-
Global Multisector Bond (Loomis Sayles) <sup>3</sup>	1.50	1.33	1.68	1.53	-	-	1.92	1.72	2.12	1.95	-	0.10	-
Global Fixed Income (PIMCO)	1.60	1.38	1.75	1.58	-	-	2.04	1.67	2.23	2.06	-	0.10	-
Floating Rate Income (Wellington Square)	1.24	1.15	1.42	1.29	-	-	1.55	1.56	1.87	1.72	-	0.10	-
Strategic Corporate Bond	0.72	0.62	0.92	0.75	-	0.01	1.00	0.97	1.30	1.11	-	0.10	-
Fidelity American High Yield Currency Neutral	1.61	1.47	1.74	1.64	-	-	2.09	1.93	2.24	2.12	-	0.10	-



Management Fees and Management Expense Ratio "MER" as at December 31, 2021 - 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	Classic Series 75/75 Prestige	Series 75/100	Series 75/100 Prestige	Ecoflex Series 100/100		Classic Series 75/75	Classic Series 75/75 Prestige	Series 75/100	Series 75/100 Prestige	Ecoflex Series 100/100	Series 75/100 Series 75/100 Prestige	Ecoflex Series 100/100
<b>DIVERSIFIED FUNDS</b>													
Diversified Security	1.04	0.89	1.22	1.07	1.39	0.06	1.49	1.33	1.70	1.53	1.90	0.10	0.25
Diversified	1.08	0.75	1.25	0.93	1.41	0.02	1.50	1.13	1.56	1.22	1.88	0.10	0.40
Diversified Opportunity	1.13	0.77	1.31	0.94	1.46	0.01	1.49	1.13	1.61	1.22	1.93	0.10	0.50
SRI Moderate (Inhance)	1.22	1.04	1.47	1.11	1.63	-	1.62	1.44	1.93	1.39	2.11	0.10	0.40
SRI Balanced (Inhance)	1.27	1.11	1.52	1.22	1.68	-	1.67	1.52	1.82	1.50	2.17	0.10	0.50
SRI Growth (Inhance)	1.32	1.14	1.57	1.21	1.73	-	1.73	1.55	2.05	1.64	2.23	0.10	0.50
Strategic Income	1.06	0.68	1.24	0.79	1.64	0.00	1.42	1.01	1.64	1.05	2.13	0.10	0.50
Global Diversified (Loomis Sayles)	1.16	0.98	1.35	1.10	-	-	1.56	1.35	1.76	1.45	-	0.10	-
Fidelity Global Monthly Income	1.38	1.20	1.56	1.34	-	-	1.82	1.49	2.03	1.71	-	0.10	-
Fidelity Multi-Asset Innovation <sup>3</sup>	1.50	1.32	1.68	1.46	-	-	1.92	1.72	2.12	1.88	-	0.20	-
Global Asset Allocation Security (iAIM)	1.07	0.93	1.25	1.10	-	0.07	1.53	1.37	1.74	1.58	-	0.10	-
Global Asset Allocation (iAIM)	1.12	0.88	1.40	1.09	-	0.05	1.58	1.30	1.90	1.54	-	0.10	-
Global Asset Allocation Opportunity (iAIM)	1.16	0.91	1.43	1.12	-	0.04	1.55	1.21	1.92	1.57	-	0.20	-
<b>CANADIAN HYBRID FUNDS</b>													
Strategic Equity Income Hybrid 75/25	1.00	0.61	1.17	0.65	1.17	0.00	1.39	0.94	1.45	1.00	1.59	0.10	0.50
Dividend Growth Hybrid 75/25	1.01	0.61	1.20	0.71	1.27	0.00	1.38	0.95	1.62	1.06	1.70	0.10	0.50
Canadian Equity Index Hybrid 75/25	1.08	0.71	1.29	0.84	1.35	0.00	1.48	1.06	1.73	1.21	1.80	0.20	0.65
Fidelity True North <sup>®</sup> Hybrid 75/25	1.19	0.98	1.45	1.29	1.76	0.00	1.61	1.37	1.89	1.73	2.27	0.20	0.65
Canadian Equity Growth Hybrid 75/25	1.12	0.73	1.35	0.86	1.35	0.00	1.53	1.08	1.80	1.23	1.80	0.20	0.65
Fidelity Canadian Opportunities Hybrid 75/25	1.20	0.97	1.39	1.13	-	0.00	1.62	1.36	1.82	1.55	-	0.20	-
Canadian Equity Small Cap (QV) Hybrid 75/25	1.46	1.24	1.69	1.32	-	0.00	1.92	1.67	2.19	1.76	-	0.20	-
<b>GLOBAL HYBRID FUNDS</b>													
Global Dividend (Dynamic) Hybrid 75/25	1.35	1.15	1.57	1.27	1.66	0.04	1.80	1.46	1.91	1.74	2.00	0.20	0.65
Global Equity Hybrid 75/25	1.19	0.88	1.43	1.06	1.54	0.00	1.61	1.26	1.89	1.46	2.02	0.20	0.65
Fidelity NorthStar <sup>®</sup> Hybrid 75/25	1.36	1.14	1.61	1.42	1.78	0.00	1.78	1.56	2.07	1.87	2.29	0.20	0.65
Thematic Innovation Hybrid 75/25	1.24	1.01	1.47	1.19	-	0.00	1.67	1.39	1.94	1.61	-	0.20	-
<b>CANADIAN EQUITY FUNDS</b>													
Strategic Equity Income	1.09	0.69	1.27	0.77	1.27	-	1.45	0.95	1.55	1.04	1.70	0.20	0.75
Dividend Growth	1.10	0.72	1.34	0.84	1.36	-	1.48	0.97	1.78	1.21	1.81	0.20	0.75
Canadian Equity Index	1.16	0.75	1.37	0.90	1.26	0.00	1.58	1.11	1.66	1.28	1.69	0.30	0.75
Fidelity True North <sup>®</sup>	1.33	1.12	1.58	1.37	-	-	1.73	1.39	2.05	1.82	-	0.30	-
Canadian Equity Growth	1.21	0.84	1.43	0.97	1.42	-	1.50	1.21	1.77	1.36	1.84	0.30	0.75
Fidelity Canadian Opportunities	1.34	1.09	1.57	1.30	-	-	1.75	1.37	2.02	1.74	-	0.30	-
Canadian Equity Small Cap (QV)	1.55	1.32	1.78	1.44	-	-	1.86	1.60	2.28	1.89	-	0.30	-
North American Equity	1.21	0.86	1.44	1.07	-	-	1.53	1.24	1.90	1.47	-	0.30	-

## Management Fees and Management Expense Ratio "MER" as at December 31, 2021 - 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	Classic Series 75/75 Prestige	Series 75/100	Series 75/100 Prestige	Ecoflex Series 100/100		Classic Series 75/75	Classic Series 75/75 Prestige	Series 75/100	Series 75/100 Prestige	Ecoflex Series 100/100	Series 75/100 Series 75/100 Prestige	Ecoflex Series 100/100
<b>U.S. &amp; INTERNATIONAL EQUITY FUNDS</b>													
Global Equity Index ACWI (BlackRock)	1.14	0.78	1.41	0.96	1.41	0.00	1.53	1.14	1.86	1.35	1.86	0.30	0.75
Global Dividend (Dynamic)	1.44	1.21	1.74	1.35	-	0.05	1.93	1.66	2.29	1.82	-	0.30	-
Global Equity	1.32	0.94	1.59	1.13	-	0.00	1.60	1.32	2.07	1.54	-	0.30	-
Global Opportunities (Loomis Sayles)	1.23	1.05	1.55	1.36	-	-	1.65	1.45	2.02	1.81	-	0.30	-
Global True Conviction	1.32	0.92	1.60	1.10	-	0.01	1.69	1.31	2.09	1.51	-	0.30	-
Fidelity Global Concentrated Equity	1.41	1.21	1.68	1.39	-	0.15	2.02	1.78	2.32	1.99	-	0.30	-
Fidelity NorthStar®	1.49	1.29	1.77	1.51	-	-	1.95	1.60	2.26	1.97	-	0.30	-
International Equity Index (BlackRock)	1.21	1.02	1.45	1.02	1.38	0.03	1.51	1.42	1.93	1.44	1.86	0.30	0.75
International Equity	1.32	0.96	1.56	1.17	-	0.01	1.76	1.36	2.04	1.59	-	0.30	-
Fidelity European Equity	1.40	1.20	1.67	1.48	-	-	1.85	1.62	2.16	1.95	-	0.30	-
U.S. Equity Index (BlackRock)	1.21	1.04	1.45	1.10	1.38	0.00	1.58	1.31	1.89	1.49	1.82	0.30	0.75
Fidelity Insights	1.43	1.25	1.70	1.34	-	-	1.88	1.53	2.20	1.74	-	0.30	-
Thematic Innovation	1.12	0.76	1.30	0.94	1.46	-	1.50	1.04	1.74	1.30	1.80	0.30	0.75
American (Dynamic)	1.29	1.11	1.56	1.20	-	0.04	1.75	1.43	2.06	1.66	-	0.30	-
U.S. Equity	1.32	0.96	1.56	1.14	1.46	-	1.75	1.35	1.86	1.55	1.92	0.30	0.75
U.S. Dividend Growth	1.16	0.79	1.45	1.08	1.46	-	1.54	1.15	1.88	1.46	1.84	0.30	0.75
<b>SPECIALTY FUNDS</b>													
Fidelity Global Innovators <sup>3</sup>	1.94	1.76	2.16	1.85	-	-	2.41	2.20	2.66	2.31	-	0.30	-
Asian Pacific (Dynamic)	1.50	1.30	1.73	1.38	-	0.09	2.02	1.68	2.13	1.92	-	0.30	-
Emerging Markets (Jarislowsky Fraser)	1.62	1.44	1.87	1.51	-	0.01	2.06	1.74	2.40	1.99	-	0.30	-
Global Health Care (Renaissance)	1.88	1.68	2.06	1.70	-	-	2.38	1.99	2.56	2.20	-	0.30	-
Global Infrastructure (Dynamic)	1.43	1.25	1.60	1.24	-	0.09	1.94	1.77	2.17	1.76	-	0.30	-
Real Estate Income	1.35	0.89	1.58	1.09	-	0.00	1.79	1.27	2.02	1.49	-	0.30	-
U.S. DAQ Index	1.42	1.21	1.51	1.06	-	0.02	1.87	1.52	1.97	1.48	-	0.30	-
<b>INDEXIA FUNDS</b>													
Indexia Prudent	0.77	0.68	1.08	0.95	-	0.01	1.13	1.02	1.49	1.34	-	0.10	-
Indexia Moderate	0.77	0.68	1.08	0.95	-	0.01	1.12	1.03	1.36	1.34	-	0.10	-
Indexia Balanced	0.77	0.68	1.08	0.95	-	0.01	1.12	1.03	1.49	1.31	-	0.10	-
Indexia Growth	0.77	0.68	1.08	0.95	-	0.01	1.04	0.99	1.50	1.23	-	0.20	-
Indexia Aggressive	0.77	0.68	1.08	0.95	-	0.02	1.05	0.95	1.50	1.23	-	0.20	-

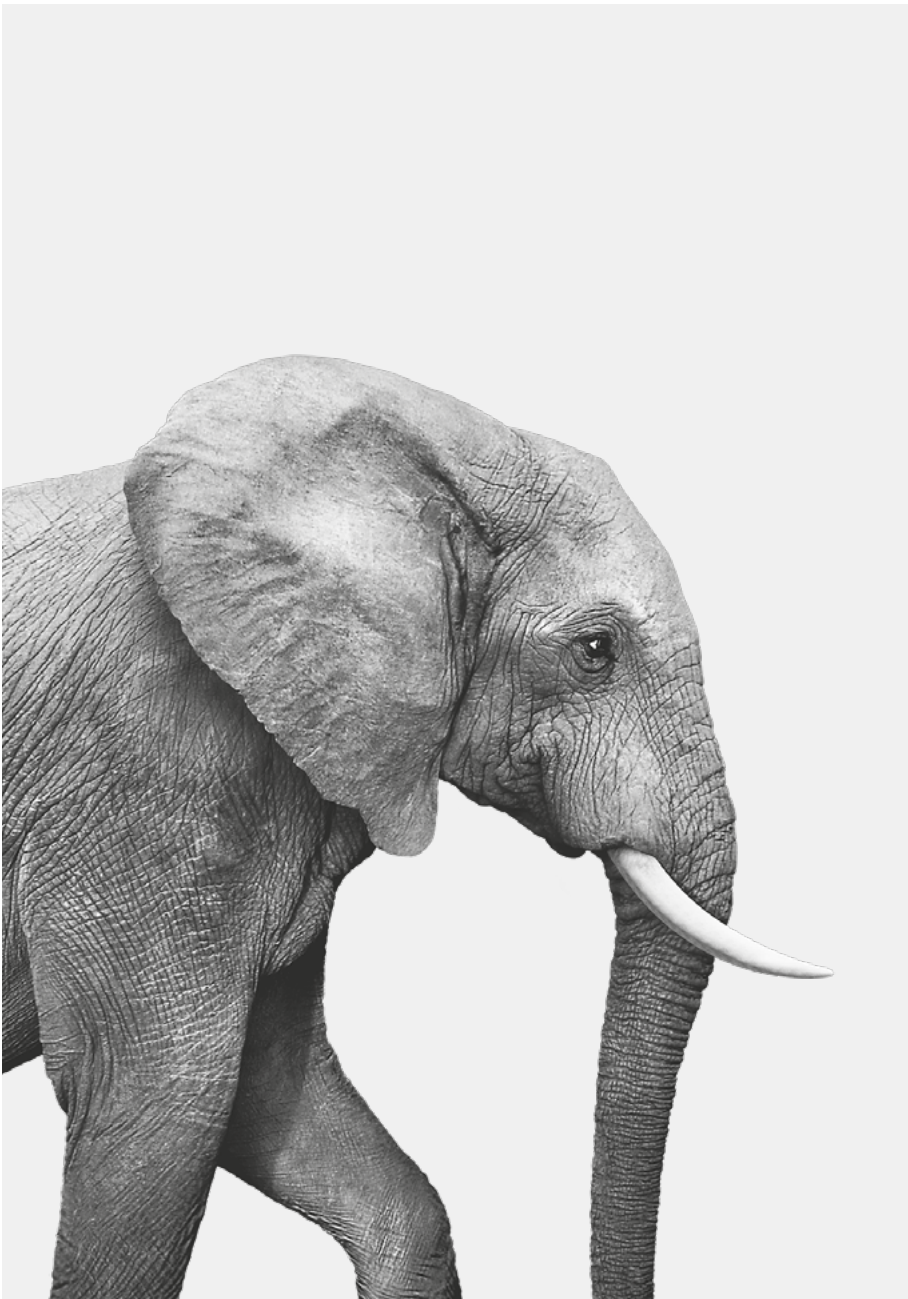
<sup>1</sup> For details on the Management Fees, MER and Fund Fee Rate, refer to Section 7.3 of the IAG Savings and Retirement Plan Information Folder.

<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 2021) and may vary at any time.







## Fund Facts

As at December 31, 2021

### About iA Financial Group

Founded in 1892, iA Financial Group offers life and health insurance products, mutual and segregated funds, savings and retirement plans, RRSPs, securities, auto and home insurance, mortgages and car loans and other financial products and services for both individuals and groups. It is one of Canada's largest public companies and is listed on the Toronto Stock Exchange under the ticker symbols IAG (common shares) and IAF (preferred shares).

For any comments or additional information regarding iA Financial Group, please contact the head office:

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