



Elite Income Balanced Unified Portfolio (Series F)

January 31, 2026

Fund Performance (%) – Series F

The indicated Fund series was launched on November 24, 2025. Performance data is not shown for the first 12 months.

Calendar Year Returns (%) – Series F

The indicated Fund series was launched on November 24, 2025. Performance data is not available for a full calendar year.

Value of \$10,000 investment – Series F

The indicated Fund series was launched on November 24, 2025. Performance data is not shown for the first 12 months.

What does the Fund invest in?

The Fund seeks to provide consistent stream of income and long-term capital appreciation by investing primarily in a diversified portfolio of other mutual funds and index exchange-traded funds to gain exposure to Canadian and foreign fixed income and equity securities. The fund may have exposure up to 100% of its net assets in foreign securities, including up to 25% of its net assets in emerging markets. The target asset allocation is 35% - 55% in fixed income securities and 45% - 65% in equity securities.

Key Reasons to Invest

- An attractively priced, income-oriented balanced solution focused on active exposure to a target asset mix of 55% equity, 40% fixed-income, and 5% alternative funds, broadly diversified across asset classes, geography and sectors.
- Asset allocation managed by an experienced team that leverages a multifaceted and disciplined institutional investment approach.
- Daily portfolio monitoring with monthly rebalancing to ensure the portfolio remains within its investment parameters.

Portfolio Manager

iA Global Asset Management Inc.

Top 5 underlying managers:

IA Clarington Investments Inc.
BlackRock Asset Management Canada Ltd.
PIMCO Canada Corp.
Mackenzie Investments
BMO Global Asset Management Inc.

Fund Details

Fund Type: Trust

Size: \$17.7 million

Inception Date: Series F: Nov. 24, 2025

NAV: Series F: \$9.86

Estimated MER[§]: Series F: 0.65%
§as at Nov. 24, 2025

Risk Tolerance:



Distribution Frequency:

Series F: Monthly, fixed

Fund Codes

| Series | Front | Series | Fee-Based |
|--------|-------|--------|-----------|
| A | 8162 | F | 8163 |

| Distributions (\$/unit)† | F |
|--------------------------|---|
| February 2025 | - |
| March 2025 | - |
| April 2025 | - |
| May 2025 | - |
| June 2025 | - |
| July 2025 | - |

| Distributions (\$/unit)† | F |
|--------------------------|-------|
| August 2025 | - |
| September 2025 | - |
| October 2025 | - |
| November 2025 | - |
| December 2025 | 0.184 |
| January 2026 | 0.050 |

IA Clarington Investments Inc.

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**Asset Mix^{1,4}**

| | |
|---|--------------|
| Equity | 53.3% |
| U.S. Equities | 23.0% |
| Canadian Equities | 14.6% |
| Foreign Equities | 11.4% |
| Options | 3.4% |
| Other | 0.9% |
| Fixed Income | 43.6% |
| Canadian Investment Grade Corporate Bonds | 6.9% |
| Corporate Bonds | 6.5% |
| Canadian Provincial and Municipal Bonds | 6.0% |
| Mortgage Backed Securities | 4.6% |
| Canadian Government Bonds | 4.4% |
| Other | 3.9% |
| Federal Government | 2.6% |
| Canadian High Yield Corporate Bonds | 2.2% |
| Provincial Government | 1.9% |
| U.S. Investment Grade Corporate Bonds | 1.9% |
| Foreign Investment Grade Corporate Bonds | 1.5% |
| U.S. High Yield Corporate Bonds | 1.2% |
| Cash and Other | 3.1% |
| Cash and Other Net Assets | 1.5% |
| Alternative Investments | 1.0% |
| Treasury Bills | 0.6% |
| Futures | 0.0% |
| Swaps | 0.0% |
| Options | 0.0% |

Geographic Allocation¹

| | |
|---------------|-------|
| Canada | 46.1% |
| United States | 34.3% |
| Europe | 9.7% |
| Asia | 3.3% |
| Other | 1.6% |

Credit Risk³

| | |
|-----------|-------|
| AAA | 9.2% |
| AA | 11.2% |
| A | 8.0% |
| BBB | 6.4% |
| BB | 3.0% |
| B | 0.9% |
| CCC | 0.4% |
| Pfd-2 | 0.0% |
| Pfd-3 | 0.0% |
| R1 | 1.6% |
| Not Rated | 0.3% |

Equity Sector Allocation¹

| | |
|------------------------|-------|
| Financials | 10.9% |
| Information Technology | 7.8% |
| Industrials | 6.7% |
| Energy | 5.1% |
| Health Care | 4.9% |
| Consumer Discretionary | 4.9% |
| Consumer Staples | 3.8% |
| Communication Services | 3.0% |
| Materials | 2.8% |
| Utilities | 2.6% |
| Real Estate | 0.4% |
| Other | 0.4% |

Current Weightings^{1,2}

| | |
|---|-------|
| iShares Core MSCI Global Quality Dividend Index ETF | 12.9% |
| IA Clarington Global Dividend Fund, Series I | 12.3% |
| IA Wealth Core Bond Pool, Series I | 11.5% |
| Mackenzie Global Dividend Fund, Series O | 10.2% |
| PIMCO Canadian Core Bond Fund, Series I | 7.8% |
| BMO Aggregate Bond Index ETF | 6.0% |
| PIMCO Monthly Income Fund (Canada), Series I | 5.7% |
| iShares Core MSCI Canadian Quality Dividend Index ETF | 4.4% |
| Dynamic Premium Yield Fund, Series O | 4.0% |
| BMO Short Corporate Bond Index ETF | 4.0% |
| IA Clarington Strategic Corporate Bond Fund, Series I | 3.9% |
| IA Clarington Strategic Equity Income Fund, Series I | 3.0% |
| Dynamic Canadian Dividend Fund, Series O | 2.3% |
| Mackenzie Canadian Dividend Fund, Series O | 2.3% |
| BMO S&P/TSX Capped Composite Index ETF | 2.1% |
| PICTON Market Neutral Equity Alternative Fund, Class O2 | 1.5% |
| PICTON Long Short Income Alternative Fund, Class O2 | 1.2% |
| IA Clarington Global Macro Advantage Fund, Series I | 1.0% |
| Cash and Equivalents | 0.9% |
| RP Alternative Global Bond Fund, Class O | 0.7% |

Portfolio Characteristics¹

| | |
|-------------------|---------|
| Average Coupon | 4.3% |
| Modified Duration | 5.6 yrs |
| Average Term | 9.8 yrs |

¹ The information presented incorporates the applicable characteristics of the underlying mutual fund(s) that the Fund invests in which are listed under the Current Weightings table. The information presented is based on Current Weightings while reflecting data as of the previous quarter end or sooner.

² Excludes Other Assets less Liabilities. ³ Credit quality of debt instruments of the Fund through direct holdings and/or underlying funds. Credit ratings obtained from DBRS, Standard & Poor's or Moody's. DBRS rating or equivalent is presented. ⁴ The term "Investment Fund(s)", where applicable, refers to investment funds that are not managed by iA Clarington or an affiliate of iA Clarington.

†Distributions (\$/share) and Distributions (\$/unit) are paid using a calculation rounded up to 5 decimal places. Distributions shown are rounded to 3 decimal places.

Elite Income Portfolios are only available through Investia Financial Services Inc. and iA Private Wealth Inc.

Commissions, trailing commissions, management fees, brokerage fees and expenses all may be associated with mutual fund investments, including investments in exchange-traded series of mutual funds. Please read the prospectus before investing. Rates of return include changes in share or unit value and reinvestment of all dividends or distributions but do not account for sales, redemption, distribution, optional charges, or income taxes payable by any securityholder that would have reduced returns. Returns for more than one year are historical annual compounded total returns while returns for one year or less are cumulative figures and are not annualized. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. The compound growth chart only illustrates the effects of a compound growth rate and is not intended to reflect future Fund values or returns. Performance data of different fund series may differ due to different fee structures and other reasons. When a material merger occurred, performance is measured from the merger date (Performance Start Date or PSD). Distribution payments are not guaranteed and may fluctuate. Distributions paid should not be confused with a Fund's performance, rate of return or yield. If distributions paid exceed Fund performance, your original investment will shrink. Distributions paid resulting from capital gains realized by a Fund and income and dividends earned by a Fund are taxable to you in the year they are paid. Your adjusted cost base will be reduced by the amount of any returns of capital. If your adjusted cost base goes below zero, you will have to pay capital gains tax on the amount below zero. A Fund's "yield" refers to income generated by its portfolio holdings, not return or the income paid out by the Fund. "Portfolio Yield" refers to the Fund's overall yield, not of each Fund series. Refer to the prospectus for details on each Fund series. U.S. dollar securities may not be held in Registered Plans, except TFSAs. The iA Clarington Funds are managed by iA Clarington Investments Inc. iA Clarington and the iA Clarington logo, iA Wealth and the iA Wealth logo, and iA Global Asset Management and the iA Global Asset Management logo are trademarks of Industrial Alliance Insurance and Financial Services Inc. and are used under license. iA Global Asset Management Inc. (iAGAM) is a subsidiary of Industrial Alliance Investment Management Inc. (iAIM).

⁵The Estimated MERs are based on the management and fixed administration fees in effect as of November 24, 2025 and include Independent Review Committee (IRC) and Director fees, where applicable. They also reflect a proportionate share of the MERs of underlying mutual funds and ETFs based on the Fund's asset mix as of November 24, 2025, and a blended HST rate of 10.5%. Please note that both the Fund's asset mix and the applicable HST rate may change over time. As a result, the actual MER may differ from the estimate provided. The final MER for the annual period ending March 31, 2026, will be published once available.

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