

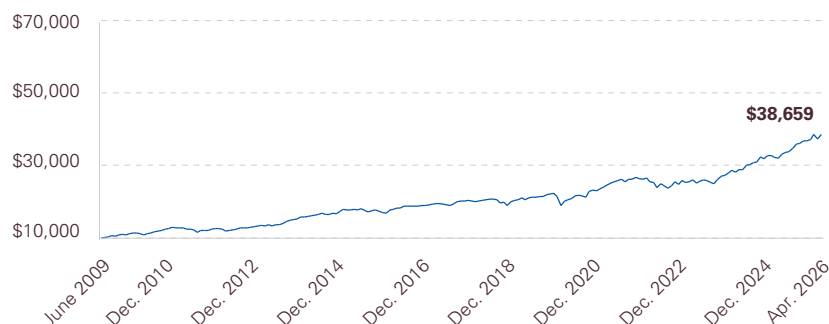
Fund Performance (%) – Series F6

1-month	3-month	Y-T-D	1-year	3-year	5-year	10-year	Since PSD
3.3	3.8	4.6	20.4	14.0	9.4	7.9	8.3

Calendar Year Returns (%) – Series F6

2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
9.0	6.5	-5.8	16.1	4.6	15.5	-7.6	9.3	17.4	15.8

Value of \$10,000 investment – Series F6



What does the Fund invest in?

The Fund aims to provide a consistent stream of income and the potential for capital growth by investing in fixed income and equity securities. The Fund may invest up to 45% of its assets in foreign securities.

Key Reasons to Invest


- Income-oriented balanced fund that provides broad diversification that can be optimized for greater total return potential in varying market environments.
- Economics driven active asset allocation that combines expertise and flexibility to capitalize on opportunities.
- Active currency management.

Portfolio Manager

IA Global Asset Management Inc.

Tej Rai
 Start date: April 2021
 Alex Bellefleur, MA, CFA
 Start date: December 2024
 Sébastien Mc Mahon, MA, PRM, CFA
 Start date: November 2019

Fund Details

Fund Type: Trust	MER*: Series F: 0.97% Series F6: 0.98% Series F8: 0.98% <small>*as at Sept. 30, 2025</small>
Size: \$467.1 million	Risk Tolerance: 
Performance Start Date: Series F6: June 5, 2009	Distribution Frequency: Series F: Annual, variable Series F6: Monthly, fixed Series F8: Monthly, fixed
NAV: Series F: \$17.91 Series F6: \$13.28 Series F8: \$9.18	

Fund Codes (CCM)

Series	Front	Series	Fee-Based
A	7018	F	7024
E	7022	F6	3611
E6	7023	F8	3612
E8	4983		
T6	6711		
T8	1711		

Distributions (\$/unit)†	F	F6	F8
May 2025	-	0.053	0.052
June 2025	-	0.053	0.052
July 2025	-	0.053	0.052
August 2025	-	0.053	0.052
September 2025	-	0.053	0.052
October 2025	-	0.053	0.052

Distributions (\$/unit)†	F	F6	F8
November 2025	-	0.053	0.052
December 2025	0.643	0.385	0.148
January 2026	-	0.065	0.060
February 2026	-	0.065	0.060
March 2026	-	0.065	0.060
April 2026	-	0.065	0.060

Asset Mix^{1,2}

Equity	71.1%
Canadian Equities	45.4%
U.S. Equities	16.2%
Foreign Equities	4.9%
Investment Fund(s) - Equity	3.9%
Other	0.7%
Fixed Income	19.0%
Canadian Investment Grade Corporate Bonds	6.9%
Canadian Provincial and Municipal Bonds	3.4%
Canadian Government Bonds	2.8%
Other	1.8%
U.S. Investment Grade Corporate Bonds	1.7%
Canadian High Yield Corporate Bonds	1.3%
Investment Fund(s) - Fixed Income	1.1%
Cash and Other	9.9%
Alternative Investments	5.0%
Treasury Bills	3.9%
Cash and Other Net Assets	1.0%
Options	0.0%
Futures	0.0%

Equity Sector Allocation^{1,4}

Financials	19.2%
Energy	10.2%
Industrials	8.2%
Information Technology	7.9%
Materials	7.8%
Consumer Discretionary	3.3%
Consumer Staples	3.1%
Communication Services	2.9%
Utilities	2.3%
Health Care	2.0%
Real Estate	0.6%

Top Equity Holdings¹

Royal Bank of Canada	4.0%
The Toronto-Dominion Bank	3.1%
iShares Core MSCI EAFE ETF	2.5%
Enbridge Inc.	2.2%
Canadian Natural Resources Ltd.	2.0%
Agnico Eagle Mines Ltd.	1.9%
Manulife Financial Corp.	1.7%
Canadian Pacific Kansas City Ltd.	1.5%
Suncor Energy Inc.	1.4%
TC Energy Corp.	1.3%
Total Allocation	21.6%

Credit Risk^{1,6}

AAA	3.5%
AA	2.9%
A	5.3%
BBB	4.4%
BB	1.4%
B	0.3%
CCC	0.0%
Pfd-1	0.0%
Pfd-2	0.0%
Pfd-3	0.0%
R1	8.6%
Not Rated	0.1%

Geographic Allocation¹

Canada	69.0%
United States	20.3%
International	3.8%
Europe	2.7%
Other	1.6%
Asia	1.4%

Top Fixed-Income Holdings^{1,3}

Government of Canada, Treasury Bill, 2.183%, 2026-05-20	2.5%
Government of Canada, Treasury Bill, 2.254%, 2026-07-02	1.4%
Government of Canada, Treasury Bill, 2.253%, 2026-07-15	1.2%
Government of Canada, Treasury Bill, 2.265%, 2026-07-29	1.1%
Government of Canada, Treasury Bill, 2.227%, 2026-06-03	0.8%
iShares iBoxx \$ High Yield Corporate Bond ETF	0.8%
Government of Canada, 2.750%, 2033-06-01	0.7%
Government of Canada, Treasury Bill, 1.825%, 2026-05-05	0.7%
Government of Canada, 3.250%, 2035-12-01	0.6%
Government of Canada, 3.500%, 2057-12-01	0.6%
Total Allocation	10.4%

Total Number of Investments^{1,5} 1,862

Fixed Income	1,001
Equity	861

Portfolio Characteristics¹

Portfolio Yield	2.6%
Average Coupon	4.5%
Modified Duration	4.3 yrs
Average Term	9.1 yrs
Average Credit Quality	AA

¹ The information presented incorporates the applicable characteristics of the underlying mutual fund(s) that the Fund invests in which are the IA Clarington Dividend Growth Class, IA Clarington Global Multifactor Equity Fund, IA Clarington Strategic Income Fund, IA Clarington Agile Core Plus Bond Fund, IA Clarington Global Dividend Fund, IA Clarington Global Macro Advantage Fund, IA Clarington U.S. Dividend Growth Fund and IA Clarington Thematic Innovation Class. ² The term "Investment Fund(s)", where applicable, refers to investment funds that are not managed by IA Clarington or an affiliate of IA Clarington. ³ Cash and Other Net Assets are excluded. ⁴ Excludes applicable sector allocations of exchange-traded funds. ⁵ Excludes Cash and Other Net Assets and applicable investment funds not managed by IA Clarington Investments Inc. ⁶ 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.

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

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. (IAGAM) is a subsidiary of Industrial Alliance Investment Management Inc. (IAIM).

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