

**Fund Performance (%) – Series A**

1-month	3-month	Y-T-D	1-year	3-year	5-year	10-year	Since inception
-1.3	-2.3	-0.7	6.5	3.0	1.9	-	1.8

**Calendar Year Returns (%) – Series A**

2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
-	-	2.8	-3.5	6.9	5.4	2.4	-12.3	5.7	7.8

**Value of \$10,000 investment – Series A**



**What does the Fund invest in?**

The Fund seeks to provide capital protection, generate income and provide the potential for modest capital growth by investing primarily in a diversified portfolio of other mutual funds. The Fund may also invest in ETFs or other securities to gain direct exposure to an asset class.

**Key Reasons to Invest**

- Balanced exposure to a target asset mix of 75% fixed-income securities and 25% equities, broadly diversified across asset classes, geography and sectors.
- Active asset allocation managed by an experienced asset allocation and economic team which leverages an integrated, multifaceted and disciplined institutional investment approach to asset allocation.
- Daily portfolio monitoring with ongoing rebalancing and 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**

<b>Fund Type:</b> Trust	<b>MER*:</b> Series A: 2.08% Series T5: 1.94%						
<b>Size:</b> \$67.3 million	<b>Elite Pricing MER*:</b> Series E: 1.72% *as at Sept. 30, 2024						
<b>Inception Date:</b> Series A: Apr. 19, 2016	<b>Risk Tolerance:</b>						
<b>NAV:</b> Series A: \$10.38 Series T5: \$7.04	<table border="1"> <thead> <tr> <th>Low</th> <th>Medium</th> <th>High</th> </tr> </thead> <tbody> <tr> <td style="background-color: #0056b3; width: 25px;"></td> <td style="width: 25px;"></td> <td style="width: 25px;"></td> </tr> </tbody> </table>	Low	Medium	High			
Low	Medium	High					
	<b>Distribution Frequency:</b> Series A: Annual, variable Series T5: Monthly, fixed						

**Fund Codes (CCM)**

Series	Front	Series	Fee-Based
A	-	F	8610
B	8604	F5	8611
B5	8605		
DA	9462		
E	8608		
E5	8609		
T5	-		

Distributions (\$/unit)†	A	T5
May 2024	-	0.029
June 2024	-	0.029
July 2024	-	0.029
August 2024	-	0.029
September 2024	-	0.029
October 2024	-	0.029

Distributions (\$/unit)†	A	T5
November 2024	-	0.029
December 2024	0.214	0.030
January 2025	-	0.029
February 2025	-	0.029
March 2025	-	0.029
April 2025	-	0.029

**IA Clarington Investments Inc.**

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**Asset Mix<sup>1,2</sup>**

<b>Equity</b>	<b>24.5%</b>
U.S. Equities	9.6%
Canadian Equities	7.2%
Foreign Equities	3.9%
Investment Fund(s) - Equity	3.5%
Other	0.3%
<b>Fixed Income</b>	<b>65.0%</b>
Canadian Investment Grade Corporate Bonds	13.7%
Canadian Provincial and Municipal Bonds	11.8%
Mortgage Backed Securities	6.9%
Investment Fund(s) - Fixed Income	6.4%
U.S. Investment Grade Corporate Bonds	6.3%
Canadian Government Bonds	4.8%
U.S. High Yield Corporate Bonds	2.8%
Canadian High Yield Corporate Bonds	2.5%
Foreign High Yield Corporate Bonds	1.8%
Senior Loans	1.8%
Asset-Backed Securities	1.7%
Foreign Investment Grade Corporate Bonds	1.5%
U.S. Government Bonds	1.3%
Foreign Government Bonds	1.1%
Other	0.6%
<b>Cash and Other</b>	<b>10.5%</b>
Treasury Bills	7.6%
Alternative Investments	1.9%
Cash and Other Net Assets	0.9%
Futures	0.1%
Options	0.0%

**Geographic Allocation<sup>1</sup>**

Canada	43.6%
United States	40.5%
Europe	5.7%
International	3.5%
Other	2.5%
Asia	1.1%

**Current Weightings<sup>1,3</sup>**

iA Wealth Core Bond Pool, Series I	33.9%
iA Clarington Loomis Global Multisector Bond Fund, Series I	6.4%
PIMCO Monthly Income Fund (Canada), Series I	6.4%
iA Clarington Agile Global Total Return Income Fund, Series I	4.9%
iA Clarington Core Plus Bond Fund, Series I	4.3%
iA Clarington Strategic Corporate Bond Fund, Series I	4.1%
iA Clarington Canadian Leaders Class, Series I	3.3%
Manulife Global Equity Class, Series I	3.2%
iShares iBoxx \$ High Yield Corporate Bond ETF	3.1%
iA Clarington Global Equity Fund, Series I	2.8%
iA Clarington Strategic Equity Income Fund, Series I	2.4%
iShares Core MSCI EAFE ETF	2.4%
iA Clarington Floating Rate Income Fund, Series I	2.1%
iA Clarington Thematic Innovation Class, Series I	2.0%
Fidelity Canadian Disciplined Equity® Fund, Series O	2.0%
iA Clarington Global Macro Advantage Fund, Series I	1.9%
iA Clarington Global Dividend Fund, Series I	1.7%
Vanguard Short-Term Corporate Bond ETF	1.7%
iA Clarington Loomis Global Equity Opportunities Fund, Series I	1.4%
iA Clarington Canadian Small Cap Fund, Series I	1.3%
Mackenzie US Small-Mid Cap Growth Fund, Series O	1.1%
iShares Core MSCI Emerging Markets ETF	1.1%
Cash and Equivalents	1.0%
iA Clarington Loomis International Growth Fund, Series I	0.2%

**Equity Sector Allocation<sup>1,4</sup>**

Financials	4.1%
Information Technology	3.3%
Industrials	3.2%
Consumer Discretionary	2.1%
Health Care	2.0%
Consumer Staples	1.7%
Communication Services	1.4%
Energy	1.3%
Materials	0.9%
Utilities	0.6%
Real Estate	0.4%

**Credit Risk<sup>1,5</sup>**

AAA	8.2%
AA	9.4%
A	12.6%
BBB	12.1%
BB	4.9%
B	2.5%
CCC	0.2%
Below CCC	0.0%
Pfd-2	0.0%
Pfd-3	0.0%
R1	9.4%
Not Rated	0.6%

<b>Total Number of Investments<sup>1</sup></b>	<b>2,733</b>
Fixed Income	2,151
Equity	582

<b>Portfolio Characteristics<sup>1</sup></b>	
Portfolio Yield	4.1%
Average Coupon	4.7%
Modified Duration	5.3 yrs
Average Term	10.5 yrs
Average Credit Quality	A

<sup>1</sup> The information presented incorporates the applicable characteristics of the underlying mutual fund(s) listed under the Current Weightings table, reflecting data as of the previous month. <sup>2</sup> "Investment Fund(s)" refers to funds not managed by iA Clarington or its affiliates. <sup>3</sup> Excludes Other Assets less Liabilities. <sup>4</sup> Excludes applicable sector allocations of exchange traded funds. <sup>5</sup> Credit quality of the Fund's debt instruments through direct holdings and/or underlying funds. Credit ratings from DBRS, S&P, 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.

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