

Fund Performance (%) – Series F6

1-month	3-month	Y-T-D	1-year	3-year	5-year	10-year	Since PSD
2.5	4.9	15.5	15.5	11.9	7.1	8.3	8.2

Calendar Year Returns (%) – Series F6

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
7.4	16.5	10.7	4.1	9.0	6.5	-5.8	16.1	4.6	15.5

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

Industrial Alliance Investment Management Inc.

Sébastien Mc Mahon, MA, CFA
 Start date: November 2019
 Tej Rai
 Start date: April 2021

Fund Details

Fund Type: Trust
Size: \$432.9 million
Performance Start Date: Series F6: June 5, 2009
NAV: Series F: \$13.69
 Series F6: \$12.30
 Series F8: \$9.33

MER*: Series F: 0.98%
 Series F6: 0.99%
 Series F8: 0.98%
 *as at Sept. 30, 2021

Risk Tolerance:



Distribution Frequency:

Series F: Annual, variable
 Series F6: Monthly, fixed
 Series F8: Monthly, fixed

Fund Codes (CCM)

Series	Front	Back	Low	Series	Fee-Based
A	7018	7019	7020	F	7024
E	7022	-	-	F6	3611
E6	7023	-	-	F8	3612
T6	6711	6811	6611		
T8	1711	1811	611		

Distributions (\$/unit)	F	F6	F8
January 2021	-	0.062	0.067
February 2021	-	0.062	0.067
March 2021	-	0.062	0.067
April 2021	-	0.062	0.067
May 2021	-	0.062	0.067
June 2021	-	0.062	0.067

Distributions (\$/unit)	F	F6	F8
July 2021	-	0.062	0.067
August 2021	-	0.062	0.067
September 2021	-	0.062	0.067
October 2021	-	0.062	0.067
November 2021	-	0.062	0.067
December 2021	0.019	0.436	0.418

Asset Mix^{1,2}

Equity	74.4%
Canadian Equities	46.7%
U.S. Equities	19.7%
Foreign Equities	5.3%
Income Trusts	2.3%
Other	0.4%
Fixed Income	20.6%
Canadian Provincial and Municipal Bonds	5.9%
Canadian Investment Grade Corporate Bonds	4.9%
Canadian Government Bonds	3.9%
Investment Funds - Fixed Income	3.1%
Other	2.8%
Cash and Other	5.0%
Cash and Other Net Assets	4.3%
Treasury Bills	0.8%
Futures	-0.1%

Top Equity Holdings^{1,3}

Royal Bank of Canada	3.4%
Toronto-Dominion Bank/The	3.1%
Shopify Inc.	2.1%
Bank of Nova Scotia	2.0%
Brookfield Asset Management Inc.	1.8%
Enbridge Inc.	1.6%
iShares J.P. Morgan USD Emerging Markets Bond ETF	1.6%
Microsoft Corp.	1.5%
Bank of Montreal	1.4%
Canadian National Railway Co.	1.4%
Total Allocation	19.9%

Equity Sector Allocation^{1,4}

Financials	19.7%
Information Technology	10.1%
Industrials	8.0%
Energy	7.0%
Materials	5.5%
Consumer Discretionary	5.1%
Communication Services	5.0%
Health Care	4.6%
Utilities	3.6%
Consumer Staples	3.5%
Real Estate	2.1%

Credit Risk⁶

AAA	5.0%
AA	5.4%
A	4.3%
BBB	1.8%
BB	0.6%
B	0.1%
CCC	0.0%
Pfd-2	0.1%
Pfd-3	0.0%
R1	1.0%
Not Rated	0.2%

Top Fixed-Income Holdings^{1,3}

Government of Canada, 0.250%, 2026-03-01	0.8%
Government of Canada, 1.000%, 2026-09-01	0.5%
Canada Housing Trust No 1, 1.750%, 2030-06-15	0.4%
Government of Canada, Treasury Bill, 0.141%, 2022-03-17	0.4%
Province of Ontario, 2.700%, 2029-06-02	0.4%
Canada Housing Trust No 1, 1.250%, 2026-06-15	0.4%
Canada Housing Trust No 1, 1.100%, 2026-12-15	0.4%
Government of Canada, 2.000%, 2051-12-01	0.4%
Province of Ontario, 3.500%, 2043-06-02	0.3%
Canada Housing Trust No 1, 2.150%, 2031-12-15	0.3%
Total Allocation	4.3%

Geographic Allocation¹

Canada	66.2%
United States	22.4%
Europe	3.2%
International	1.9%
Asia	1.4%
Other	0.8%

Total Number of Investments^{1,5}

Total Number of Investments^{1,5}	1,628
Fixed Income	509
Equity	1,119

Portfolio Characteristics¹

Portfolio Yield	2.2%
Average Coupon	2.8%
Modified Duration	7.8 yrs
Average Term	11.3 yrs
Average Credit Quality	A

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 Value Fund, IA Clarington U.S. Dividend Growth Fund, IA Clarington Thematic Innovation Class and IA Clarington Strategic Income Fund. ² The term "Investment Funds" 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.

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. Indicated rates of return include changes in share or unit value and reinvestment of all dividends or distributions and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any securityholder that would have reduced returns. Returns for time periods of more than one year are historical annual compounded total returns while returns for time periods of 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 is used only to illustrate the effects of a compound growth rate and is not intended to reflect future values or returns of the Fund. Performance data is not presented for a Fund that has been distributing securities for less than 12 consecutive months. For an existing mutual fund where one or more of its Series have existed for less than 12 consecutive months ("new series"), performance data specific to each new series is not shown. The performance data of different series may differ for a number of reasons, including but not limited to the different fee structures. Where a material merger has occurred, performance is measured from the date of the merger (Performance Start Date or PSD). The payment of distributions and distribution breakdown, if applicable, is not guaranteed and may fluctuate. The payment of distributions should not be confused with a Fund's performance, rate of return, or yield. If distributions paid by the Fund are greater than the performance of the Fund, then your original investment will shrink. Distributions paid as a result of capital gains realized by a Fund and income and dividends earned by a Fund are taxable in your hands 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, then you will have to pay capital gains tax on the amount below zero. A mutual fund's "yield" refers to income generated by securities held in the fund's portfolio and does not represent the return of or level of income paid out by the fund. The "Portfolio Yield" characteristic listed in the fund profile refers to the yield of the Fund as a whole, not that of each series of the Fund. Please refer to the prospectus for details and descriptions of the different series offered by the Fund. Securities denominated in U.S. dollars may not be held in Registered Plans, other than in a TFSA. The IA Clarington Funds are managed by IA Clarington Investments Inc. IA Clarington and the IA Clarington logo, and IA Wealth and the IA Wealth logo, are trademarks of Industrial Alliance Insurance and Financial Services Inc. and are used under license.