

Company Profile



4 million
+

clients

\$221.2
billion

representatives

SUSTAINABLE GROWTH

In Canada, iA Financial Group has four main lines of business: Individual Insurance and Individual Wealth Management, which address the needs of retail customers; and Group Insurance and Group Savings and Retirement, which address the needs of groups and businesses. A fifth line of business comprises the company's US Operations.

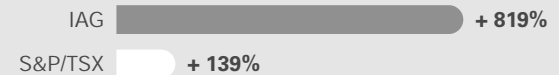


Financial strength and shareholder return

We have a solid balance sheet and a low debt ratio, which provides us with the financial flexibility to invest in growth opportunities. Our capital structure is strong, with a high credit rating, which allows us to access capital at a low cost. We have a strong track record of returning value to shareholders, with a total return to shareholders of 134% over the period from March 31, 2000 to December 31, 2021.

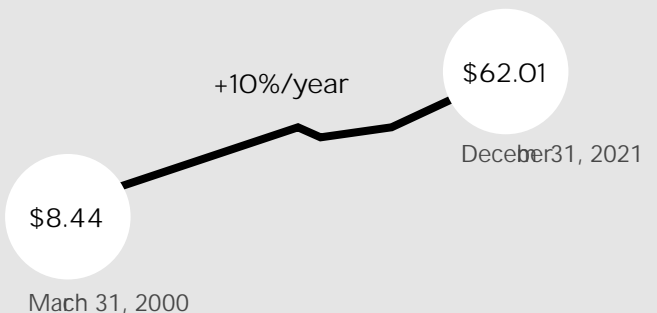
IAG stock performance

Since initial public offering on February 3, 2000, through December 31, 2021



Book value per share¹

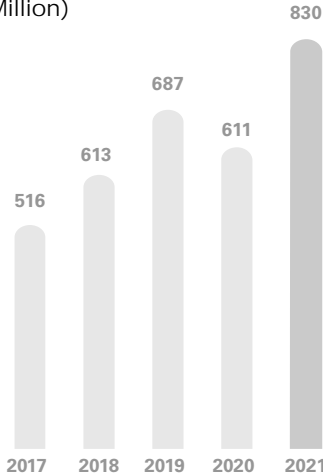
iA Financial Group's book value per share has increased by 10% per year since its IPO.



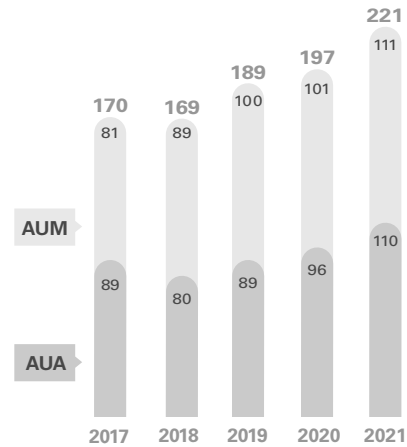
¹ Book value per share is calculated by dividing the company's book value by the number of shares outstanding at the end of the period. All figures are in US dollars. This is a non-GAAP measure. For more information, see the Non-GAAP and Additional Financial Measures in the Management Discussion and Analysis for 2021, which is available at www.iafinancialgroup.com.

FINANCIAL HIGHLIGHTS

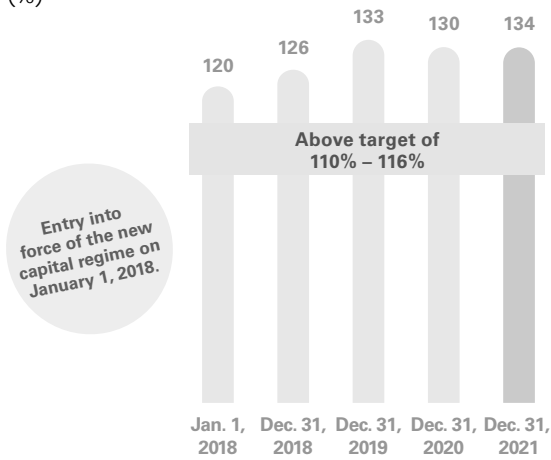
Net income attributed to common shareholders (\$Million)



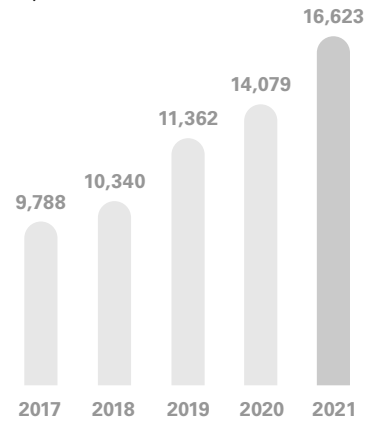
Assets under management (AUM) and administration (AUA)† (\$Billion)



Solvency ratio† (%)



Net premiums, premium equivalents and deposits† (\$Million)



Market share (Canada)

Line of business	New business ¹		In force ²	
	Rank	Market share	Rank	Market share
Individual life	4th	11.0 %	4th	9.8 %
Individual Wealth Management				
Segregated funds	2nd	27.6 %	3rd	16.3 %
Mutual funds	16th		24th	0.7 %
Group Term Life	5th	7.4 %	7th	3.9 %
Group Term Retirement	3rd	12.3 %	5th	4.7 %

¹ Financial life, disability, critical illness, individual life, group term life, wealth management, general insurance.
² Individual life (life and group term), general insurance.
³ Male 650 of 1,000 ages.
 Source: LifeScribe, iData for CLHIA, FairPlay, and LIMRA.

Credit ratings

(as at December 31, 2021)

iA Financial Corporation Inc.

Credit Agency	S&P	DBRS Morningstar
Israirig	A	A

Industrial Alliance Insurance and Financial Services Inc.

Credit Agency	S&P	DBRS Morningstar	A.M. Best
Fiacial tgh	AA-	AA (bv)	A+ (Spib)

SUSTAINABLE DEVELOPMENT

ESG Ambition

To contribute to sustainable growth and wellbeing for our clients, employees, partners, investors and communities

Targets

Reduce our GHG emissions by 20% pre-2025

Now in the top 10% of our industry for diversity and inclusion
 in A Financial Group's leadership and employees



ENVIRONMENT

Food miles reduced at our data centers

\$80.5 million in sustainable energy by 2020

Majority of offices in Canada are BOMA BEST or LEED certified

Participant in the Carbon Disclosure Project since 2007

SOCIAL

Diversity and inclusion goals are a focus of our business strategy

Employee engagement score of 820/1000

IA Health & Wellbeing program is a global health and safety program for our employees and clients

GOVERNANCE

Between policies and procedures, we have created a framework for our Governance

Signatory to the United Nations Principles for Responsible Investment (PRI)

Member of the United Nations Sustainable Development Goals (SDG)

Use of the SASB framework to guide ESG disclosure

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IA Financial Group has been a member of the Carbon Disclosure Project since 2007.

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