INVESTMENT FUNDS

U.S. & International Equity Funds

Fidelity NorthStar®

As at September 30, 2026

Fund's net asset: 299.5 million
Inception date: November 2005
Launch date IAG SRP: January 2011
Launch date My Education+: June 2016

Underlying fund name: Fidelity NorthStar® Fund, Series O

Risk level

Low	Low to medium	Medium	Medium to high	High
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Guarantee Option	MER[1-2-3] %	Fund Fee Rate %
Classic Series 75/75	3.03	-
Classic Series 75/75 Prestige 300	2.92	-
Classic Series 75/75 Prestige 500	2.75	-
Series 75/100	3.34	0.30
Series 75/100 Prestige 300	3.12	0.30
Series 75/100 Prestige 500	2.93	0.30
Ecoflex Series 100/100	3.72	0.75
FORLIFE Series	3.72	0.50

Portfolio manager

Fidelity Investments

Daniel Dupont, BA
David D. Wolf, BA Econ.
Kyle Weaver
Rebecca Baker

Why consider this Fund?

- Fund invested primarily in global equity securities.
- Offers an unconstrained strategy that seeks to invest in the best companies anywhere in the world.
- Managed by two veteran portfolio managers who are supported by Fidelity's global resources.

Investment style and other characteristics

- The Fund may sometimes have significant exposure to relatively few companies, industries or countries, or to one size of company, based on the convictions of its portfolio managers.
- Unique co-management approach that aims to mitigate downside risk in volatile markets.

CIFSC category

Global Small/Mid Cap Equity

Currency hedging strategy

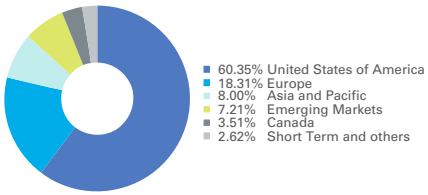
Unhedged

[1] Management expense ratio (GST and HST included).

[2] The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.

[3] The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

Geographic allocation



Top holdings

(Total number of investments: 778)

NVIDIA Corp.
Microsoft Corp.
Meta Platforms Inc.
Apple Inc.
Alphabet Inc.
British American Tobacco PLC
Alphabet Inc.
Taiwan Semiconductor Manufacturing Co. Ltd.
Imperial Brands PLC
Warner Bros. Discovery Inc.

The top holdings represents 15.37% of the underlying fund's net assets.

Growth of $10,000 - Classic Series 75/75

Change in value for the Fund, using the year-by-year net returns shown below.



Compound returns - Classic Series 75/75

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
13.93	**0.72**	**15.27**	**13.79**	**17.87**	**10.02**	**7.70**	**9.17**

Annuals returns as at December 31 - Classic Series 75/75

2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
12.17	**20.06**	**13.62**	**-7.16**	**6.93**	**19.28**	**4.16**	**-5.79**	**3.44**	**-2.63**

Past returns are not indicative of future returns.

iA Financial Group

#1 in net sales of segregated funds in Canada since 2016

PRI Principles for Responsible Investment

Fund code: 517



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