



INVESTMENT
FUNDS

U.S. & International Equity Funds U.S. Dividend Growth (iA)

Portfolio manager

iA Global Asset Management



Global Asset Management

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Why consider this Fund?

- Fund invested primarily in large-cap U.S. dividend-paying equities that the manager believes have attractive valuations, strong balance sheets and excellent management teams.

Investment style and other characteristics

- Disciplined investment process that combines top-down macroeconomic analysis with bottom-up fundamental analysis with a focus on risk management.
- High-conviction portfolio of 55-75 dividend growth stocks.

CIFSC category

U.S. Equity

Currency hedging strategy

Actively hedged

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.

Fund's net asset: 660.0 million
Inception date: October 2005
Launch date IAG SRP: January 2011
Launch date My Education+:
June 2016

Underlying fund name: IA
Clarington U.S. Dividend Growth

Risk level

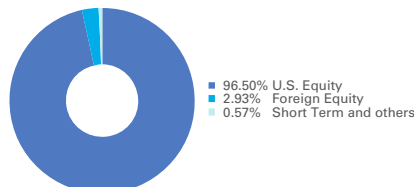
Low Low to moderate Moderate Moderate to high High

Guarantee Option

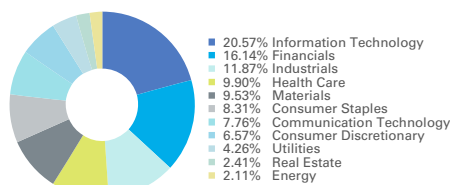
Guarantee Option	MER ¹⁻²⁻³ %	Fund Fee Rate %
Classic Series 75/75	2.68	-
Classic Series 75/75 Prestige 300	2.33	-
Classic Series 75/75 Prestige 500	2.16	-
Series 75/100	2.99	0.30
Series 75/100 Prestige 300	2.63	0.30
Series 75/100 Prestige 500	2.43	0.30
Ecoflex Series 100/100	2.99	0.75

As at September 30, 2025

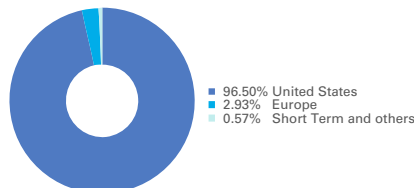
Asset mix



Sector allocation



Geographic allocation



Top holdings

(Total number of investments: 36)

Microsoft Corp.	6.06%
Alphabet Inc.	5.06%
Amazon.com Inc.	5.01%
UnitedHealth Group Inc.	4.70%
NVIDIA Corp.	4.61%
CMS Energy Corp.	4.26%
CRH PLC	3.78%
Philip Morris International Inc.	3.23%
Apple Inc.	3.18%
Accenture PLC	2.93%
Total	42.82%

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

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



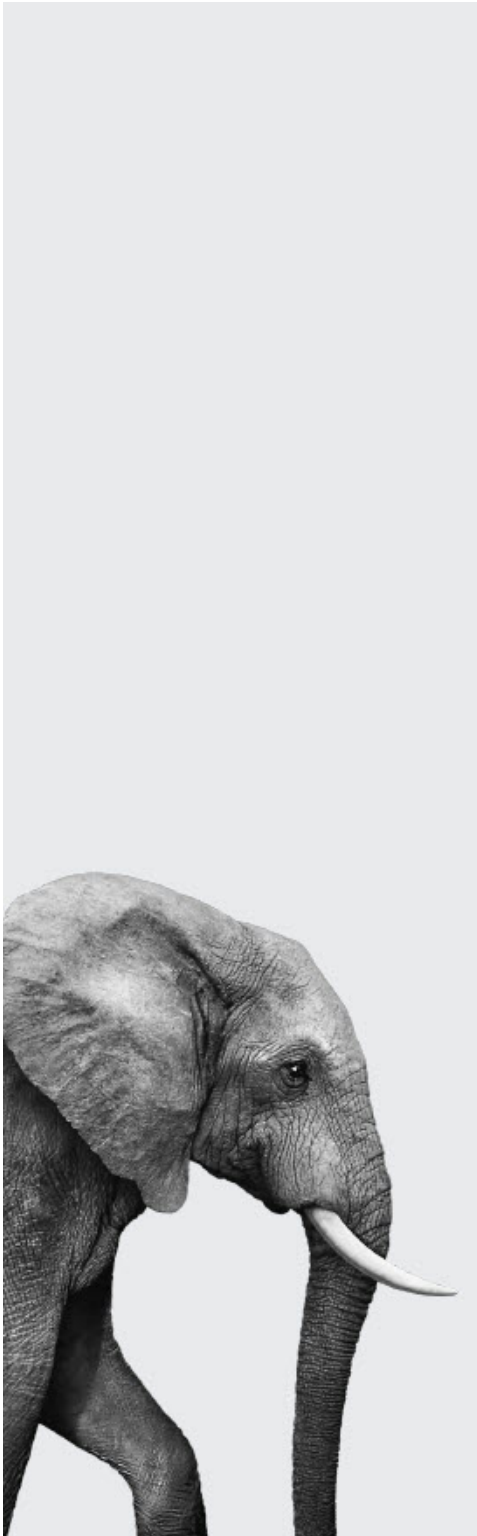
Compound returns - Classic Series 75/75

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
4.64	5.91	5.75	10.65	17.40	12.52	9.23	10.34

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

2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
30.60	8.52	-3.58	22.24	6.16	19.31	-7.61	8.72	0.19	19.38

Past returns are not indicative of future returns.



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