



INVESTMENT FUNDS

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

As at December 31, 2025

Fund's net asset: 195.4 million
Inception date: September 2001
Launch date IAG SRP: January 2011
Launch date My Education+:
June 2016

Risk level



Guarantee Option

Guarantee Option	MER ¹⁻²⁻³ %	Fund Fee Rate %
Classic Series 75/75	2.86	-
Classic Series 75/75 Prestige 300	2.54	-
Classic Series 75/75 Prestige 500	2.35	-
Series 75/100	3.11	0.30
Series 75/100 Prestige 300	2.70	0.30
Series 75/100 Prestige 500	2.52	0.30
Ecoflex Series 100/100	3.00	0.75

Portfolio manager

iA Global Asset Management



Global Asset Management

Sébastien Vaillancourt, M.Sc., CFA

Jean-René Adam, MSc, CFA

Why consider this Fund?

- The Fund offers a core U.S. equity exposure using a multi-factor quantitative approach.

Investment style and other characteristics

- Investment process aims to identify and invest in securities that provide exposure to multiple drivers of returns (factors) for enhanced performance potential and diversification benefits.
- Well-diversified portfolio (between 150-300 holdings).

CIFSC category

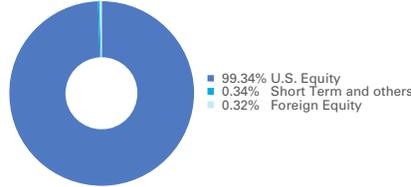
U.S. Equity

Currency hedging strategy

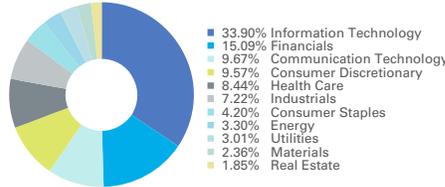
Unhedged

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.

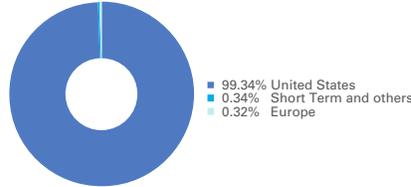
Asset mix



Sector allocation



Geographic allocation



Top holdings

(Total number of investments: 138)

NVIDIA Corp.	9.07%
Apple Inc.	8.48%
Microsoft Corp.	4.87%
Alphabet Inc.	4.75%
Alphabet Inc.	3.51%
AppLovin Corp.	3.24%
Amazon.com Inc.	2.43%
Berkshire Hathaway Finance Corp.	2.26%
Visa Inc.	2.23%
Bank of America Corp.	1.84%
Total	42.68%

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
4.96	-1.22	6.03	4.96	16.18	11.23	8.32	10.77

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

2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
4.96	31.78	13.38	-12.74	24.42	14.07	16.84	-8.23	8.45	-1.50

Past returns are not indicative of future returns.





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