



INVESTMENT
FUNDS

Diversified Funds Strategic Income (iA)

Portfolio manager

iA Global Asset Management



Global Asset Management

Dan Bastasic, MBA, CFA

Why consider this Fund?

- Flexible income-focused balanced Fund that invests primarily in Canadian equity and fixed income investments.
- The Fund may invest up to 49% of its assets in foreign securities.
- The Manager may invest up to 70% in any one asset class, allowing the portfolio to be adjusted based on market conditions.

Investment style and other characteristics

- Rigorous and active investment process that focuses on safety of income and incorporates the manager's macro outlook.
- Fixed income component includes high yield corporate bonds, which may have lower interest rate sensitivity than investment grade bonds.

CIFSC category

Canadian Neutral Balanced

Currency hedging strategy

Actively hedged

- Management expense ratio (GST and HST included).
- The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.
- 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: 691.9 million
Inception date: January 2012
Launch date IAG SRP: January 2012
Launch date My Education+: June 2016

Underlying fund name: iA
Clarington Strategic Income

Risk level

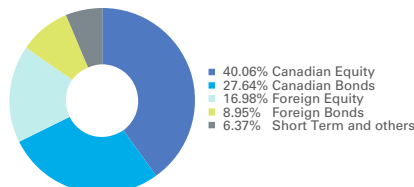
Low Low to moderate Moderate Moderate to high High

Guarantee Option

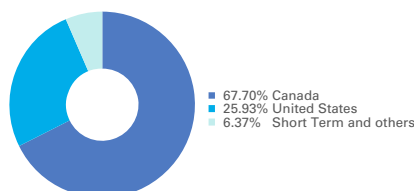
	MER ¹⁻²⁻³ %	Fund Fee Rate %
Classic Series 75/75	2.56	-
Classic Series 75/75 Prestige 300	2.21	-
Classic Series 75/75 Prestige 500	2.05	-
Series 75/100	2.78	0.10
Series 75/100 Prestige 300	2.33	0.10
Series 75/100 Prestige 500	2.16	0.10
Ecoflex Series 100/100	3.23	0.50
FORLIFE Series	3.23	0.25

As at September 30, 2025

Asset mix



Geographic allocation



Top holdings

(Total number of investments: 163)

Royal Bank of Canada	3.36%
Enbridge Inc., 8.135%, 2025-10-16	3.02%
Government of United States, 4.125%, 2032-11-15	2.82%
The Toronto-Dominion Bank	2.73%
Loblaw Cos. Ltd.	2.61%
Fortis Inc.	2.39%
Government of Canada, 3.250%, 2035-06-01	2.38%
Stantec Inc.	2.33%
Waste Connections Inc.	2.30%
Canadian Pacific Kansas City Ltd.	2.23%
Total	26.17%

Portfolio characteristics

Average rating - Bonds	BBB-
Yield to maturity	5.5%
Average coupon	5.0%
Modified duration	3.3 years
Average term	2.7 years

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

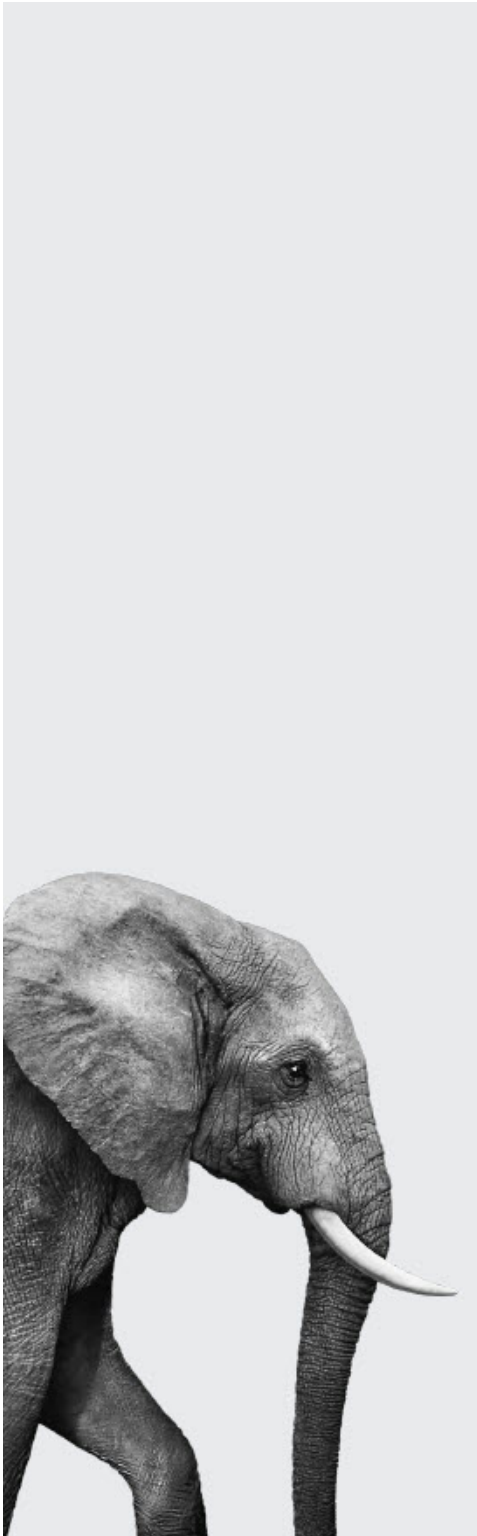
YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
8.35	2.98	7.73	8.94	9.04	7.38	5.71	5.52

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

2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
10.42	5.36	-8.06	16.27	-0.70	12.88	-3.54	5.22	13.61	-6.16

Past returns are not indicative of future returns.





Legal Notices

This publication contains information provided by companies not affiliated with iA Financial Group ("Third Party Content Providers"), including, but not limited to, ratings, stock indexes and company-classification systems ("Third Party Content"). Third Party Content is the property of and trademarked by the relevant Third Party Content Provider and has been licensed for use by iA Financial Group.

The information presented in this publication is provided for informational purposes only. iA Financial Group and Third Party Content Providers make no representations or warranties as to the information contained herein and do not guarantee its accuracy, timeliness, completeness or usefulness. iA Financial Group and Third Party Content Providers shall have no liability related to the use or misuse of the information provided herein.

The investment funds offered by iA Financial Group ("Funds") are not sponsored, endorsed, issued, sold or promoted by Third Party Content Providers. The latter shall bear no liability whatsoever with respect to any such Funds. Third Party Content Providers make no express or implied warranties with respect to the Funds, nor do they make any representation regarding the advisability of investing in the Funds.

Financial and economic publications of iA Financial Group are not written, reviewed or approved by Third Party Content Providers.

Any information contained herein may not be copied, used, or distributed without the express consent in writing of iA Financial Group and/or the relevant Third Party Content Provider.

FTSE

Where FTSE indexes are used, or referenced: FTSE International Limited ("FTSE") © FTSE [2025]. FTSE® is a trademark of the London Stock Exchange Group companies and is used by FTSE under licence. "NAREIT®" is a trade mark of the National Association of Real Estate Investments Trusts and "EPRA®" is a trademark of the European Public Real Estate Association and all are used by FTSE under licence.

NASDAQ

Nasdaq®, OMXTM, NASDAQ-100®, and NASDAQ-100 Index®, are registered trademarks of NASDAQ, Inc. and are licensed for use by iA Financial Group.

GICS Classification

Where the Global Industry Classification Standard ("GICS") is used, or referenced: the GICS was developed by and is the exclusive property and a service mark of MSCI Inc. ("MSCI") and Standard & Poor's Financial Services LLC ("S&P") and is licensed for use by iA Financial Group.

MSCI

The International Equity Index Fund, the Global Equity Index ACWI Fund, the Global Stock Account, the European Stock Account and the International Stock Account are each indexed to an MSCI index. MSCI indexes are licenced for use by iA Financial Group.

For more information about the MSCI indexes, visit <https://www.msci.com/indexes>.

INVESTED IN YOU.

iA Financial Group is a business name and trademark of Industrial Alliance Insurance and Financial Services Inc.

1 844 442-4636

ia.ca