

Fund Codes and Management Expense Ratios

July 2025



IAG Savings and Retirement Plan (IAG SRP) and RESP (p. 3-6)

- IAG SRP - Classic Series 75/75 and Series 75/100
- IAG SRP - Ecoflex Series 100/100
- IAG SRP - FORLIFE Series
- My Education+ RESP

Prestige preferential pricing, level 300 & 500 (p. 7-10)

- IAG SRP - Classic Series 75/75 and Series 75/100
- My Education+ RESP

F-Class (p. 11-12)

- IAG SRP - Classic Series 75/75 and Series 75/100
- IAG SRP - Ecoflex Series 100/100

F-Class -Prestige preferential pricing, level 300 & 500 (p. 13-16)

- IAG SRP - Classic Series 75/75 Prestige and Series 75/100 Prestige

RESP My Education, Ecoflex and Ecoflextra (p. 17-20)

- Ecoflextra - Classic Series 75/75 and Guaranteed Surrender Series
- IAG SRP - Ecoflextra Series 75/100
- Ecoflex
- My Education RESP

Note: All of the series in this section are no longer available for new sales and have restrictions within existing contracts.

WARNING – ALWAYS use the most recent version of this brochure to avoid errors and processing delays.

This brochure lists all fund codes and management expense ratios for each series or product. Some series are closed to new sales and have restrictions on existing contracts. Please refer to the notes section at the bottom of each page.



Deferred Sales Charge (DSC)

Since May 26, 2023, in compliance with regulatory requirements, we no longer offer the Deferred Sales Charge (DSC) option for deposits to segregated fund (all funds in a dotted red box). If a DSC fund code is entered but is no longer available, the equivalent front-end load fund code (0% FEL) is applied by default and it will not be possible to correct the deposit later.

For all new deposits to segregated funds, you must select a sales charge option other than DSC:

- Front-End Load (FEL)
- No-load (CB3/CB5)
- F-Class

However, for greater client and advisor flexibility, switching is still allowed between funds with the same fee type, including DSC to DSC.



Funds with restrictions

For all codes and MERs of contracts and series in a solid red box, including the DSC option, the fund is closed to new deposits and interfund transfers. Existing pre-authorized deposits (PADs) remain in effect (except for those related to RESP contracts); however, the amount cannot be increased.

When the code for a restricted fund is selected during a transaction, the money is deposited in the Money Market (iA) fund and an interfund transfer must subsequently be requested.

Simplifying savings

Complete,
error-free
enrolment
in less than
9 minutes

 9 min.

E-signature
integrated
into EVO



Real-time
illustration
of portfolio
allocation

Also available:

- + Interfund transfers
- + 75/100 resets
- + Prestige grouping tool
- + Changes to client contact information

 Advisor Centre

Individual Insurance, Savings
and Retirement

Group Savings and
Retirement

Group Insurance

Special Markets

HOME PRODUCTS DOCUMENT
CENTRE TOOLS EVO

DIGITAL EVOLUTION OF OUR TOOLS - AIMING FOR FUTURE!

Our vision is to design and implement solutions that optimize the role of the advisor and the client throughout its life cycle, at the right time, in the right place.

- ✓ New contracts
- ✓ Contributions to in-force contracts
- ✓ Interfund transfers
- ✓ And much more!

My Tools

Support and Resources

Digital Evolution

✓ All

Savings

Insurance

Sales and New Business



DSC* = Deferred Sales Charge (Client's sales charge)
 CB 3 years = Charge Back over 3 years (Agent's charge)
 CB 5 years* = Charge Back over 5 years (Agent's charge)
 FEL = Front-End Load
 * Available only for deposits made before age 80.

IAG SAVINGS AND RETIREMENT PLAN (IAG SRP) AND RESP																
	Classic Series 75/75 My Education+ RESP				Series 75/100				Ecoflex Series 100/100				FORLIFE Series			
	DSC	CB 3 years	CB 5 years	FEL	DSC	CB 3 years	CB 5 years	FEL	DSC	CB 3 years	CB 5 years	FEL	DSC	CB 3 years	CB 5 years	FEL
ESG FUNDS																
SRI Moderate (Inhance)	41080	41081	41083	41085	31080	31081	31083	31085	51080	51081	51083	51085	-	-	-	-
SRI Balanced (Inhance)	44250	44251	44253	44255	34250	34251	34253	34255	54250	54251	54253	54255	74250	74251	74253	74255
SRI Growth (Inhance)	41090	41091	41093	41095	31090	31091	31093	31095	51090	51091	51093	51095	-	-	-	-
Sustainable Balanced Portfolio (iA)	49480	49481	49483	49485	39480	39481	39483	39485	-	-	-	-	-	-	-	-
Fidelity Climate Leadership Balanced™	49460	49461	49463	49465	39460	39461	39463	39465	-	-	-	-	-	-	-	-
Sustainable Canadian Equity (iA)	49470	49471	49473	49475	39470	39471	39473	39475	-	-	-	-	-	-	-	-
Climate Strategy (Wellington)	49450	49451	49453	49455	39450	39451	39453	39455	-	-	-	-	-	-	-	-
FOCUS FUNDS (iA)																
Focus Prudent (iA)	46050	46051	46053	46055	36050	36051	36053	36055	56050	56051	56053	56055	76050	76051	76053	76055
Focus Moderate (iA)	46150	46151	46153	46155	36150	36151	36153	36155	56150	56151	56153	56155	76150	76151	76153	76155
Focus Balanced (iA)	46250	46251	46253	46255	36250	36251	36253	36255	56250	56251	56253	56255	76250	76251	76253	76255
Focus Growth (iA)	46350	46351	46353	46355	36350	36351	36353	36355	56350	56351	56353	56355	76350	76351	76353	76355
Focus Aggressive (iA)	46450	46451	46453	46455	36450	36451	36453	36455	56450	56451	56453	56455	76450	76451	76453	76455
INCOME FUNDS																
Money Market (iA)	46600	46601	46603	46605	36600	36601	36603	36605	56600	56601	56603	56605	76600	76601	76603	76605
Short Term Bond (iA)	47000	47001	47003	47005	37000	37001	37003	37005	57000	57001	57003	57005	77000	77001	77003	77005
Bond (iA)	46100	46101	46103	46105	36100	36101	36103	36105	56100	56101	56103	56105	76100	76101	76103	76105
Canadian Corporate Bond (iA)	44560	44561	44563	44565	34560	34561	34563	34565	-	-	-	-	-	-	-	-
Core Plus Bond (Agile)	44260	44261	44263	44265	34260	34261	34263	34265	54260	54261	54263	54265	74260	74261	74263	74265
Fixed Income Managed Portfolio (iA)	46030	46031	46033	46035	36030	36031	36033	36035	-	-	-	-	-	-	-	-
Global Multisector Bond (Loomis Sayles)	46040	46041	46043	46045	36040	36041	36043	36045	-	-	-	-	-	-	-	-
Global Fixed Income (PIMCO)	44170	44171	44173	44175	34170	34171	34173	34175	-	-	-	-	-	-	-	-
INCOME FUNDS – Specialty																
Floating Rate Income (Loomis Sayles)	41050	41051	41053	41055	31050	31051	31053	31055	-	-	-	-	-	-	-	-
Strategic Corporate Bond (iA)	44500	44501	44503	44505	34500	34501	34503	34505	-	-	-	-	X 74500	X 74501	X 74503	X 74505
Fidelity American High Yield Currency Neutral	44180	44181	44183	44185	34180	34181	34183	34185	-	-	-	-	-	-	-	-
DIVERSIFIED FUNDS																
Diversified Security (iA)	48300	48301	48303	48305	38300	38301	38303	38305	58300	58301	58303	58305	78300	78301	78303	78305
Diversified (iA)	46700	46701	46703	46705	36700	36701	36703	36705	56700	56701	56703	56705	76700	76701	76703	76705
Diversified Opportunity (iA)	48400	48401	48403	48405	38400	38401	38403	38405	58400	58401	58403	58405	78400	78401	78403	78405
Strategic Income (iA)	44520	44521	44523	44525	34520	34521	34523	34525	54520	54521	54523	54525	74520	74521	74523	74525
Global Diversified (Loomis Sayles)	45850	45851	45853	45855	35850	35851	35853	35855	X 55850	X 55851	X 55853	X 55855	X 75850	X 75851	X 75853	X 75855
Global Growth and Income (iA)	43610	43611	43613	43615	33610	33611	33613	33615	-	-	-	-	-	-	-	-
Fidelity Global Monthly Income	40070	40071	40073	40075	30070	30071	30073	30075	-	-	-	-	-	-	-	-
Fidelity Multi-Asset Innovation	46090	46091	46093	46095	36090	36091	36093	36095	-	-	-	-	-	-	-	-
Global Asset Allocation Security (iA)	40110	40111	40113	40115	30110	30111	30113	30115	-	-	-	-	-	-	-	-
Global Asset Allocation (iA)	40120	40121	40123	40125	30120	30121	30123	30125	-	-	-	-	-	-	-	-
Global Asset Allocation Opportunity (iA)	40130	40131	40133	40135	30130	30131	30133	30135	-	-	-	-	-	-	-	-
CANADIAN EQUITY FUNDS																
Strategic Equity Income (iA)	48050	48051	48053	48055	38050	38051	38053	38055	58050	58051	58053	58055	78050	78051	78053	78055
Dividend Growth (iA)	46950	46951	46953	46955	36950	36951	36953	36955	56950	56951	56953	56955	76950	76951	76953	76955
Canadian Equity Index (iA)	47050	47051	47053	47055	37050	37051	37053	37055	57050	57051	57053	57055	77050	77051	77053	77055
Fidelity True North®	47800	47801	47803	47805	37800	37801	37803	37805	57800	57801	57803	57805	77800	77801	77803	77805
Canadian Equity Growth (iA)	47250	47251	47253	47255	37250	37251	37253	37255	57250	57251	57253	57255	77250	77251	77253	77255
Canadian Equity Small Cap (iA)	48700	48701	48703	48705	38700	38701	38703	38705	-	-	-	-	-	-	-	-
Fidelity Canadian Opportunities	47900	47901	47903	47905	37900	37901	37903	37905	X 57900	X 57901	X 57903	X 57905	X 77900	X 77901	X 77903	X 77905
Canadian Equity Small Cap (QV)	44090	44091	44093	44095	34090	34091	34093	34095	-	-	-	-	X 74090	X 74091	X 74093	X 74095
North American Equity (iA)	46000	46001	46003	46005	36000	36001	36003	36005	-	-	-	-	-	-	-	-



Only for the contract and series outlined in red, this fund is no longer available for new deposits and interfund transfers. Existing pre-authorized deposits (PADs) remain in effect (except those related to RESP contracts); however, their amount cannot be increased.



The DSC option is no longer available for new deposits, as mandated by the insurance regulatory authorities.

DSC* = Deferred Sales Charge (Client's sales charge)
 CB 3 years = Charge Back over 3 years (Agent's charge)
 CB 5 years* = Charge Back over 5 years (Agent's charge)
 FEL = Front-End Load
 * Available only for deposits made before age 80.

IAG SAVINGS AND RETIREMENT PLAN (IAG SRP) AND RESP

	Classic Series 75/75 My Education+ RESP				Series 75/100				Ecoflex Series 100/100				FORLIFE Series			
	DSC	CB 3 years	CB 5 years	FEL	DSC	CB 3 years	CB 5 years	FEL	DSC	CB 3 years	CB 5 years	FEL	DSC	CB 3 years	CB 5 years	FEL
U.S. & INTERNATIONAL EQUITY FUNDS																
Global Equity Index ACWI (BlackRock)	44570	44571	44573	44575	34570	34571	34573	34575	54570	54571	54573	54575	-	-	-	-
Global Dividend (Dynamic)	46750	46751	46753	46755	36750	36751	36753	36755	-	-	-	-	-	-	-	-
Global Dividend (iA)	41340	41341	41343	41345	31340	31341	31343	31345	X 51340	X 51341	X 51343	X 51345	X 71340	X 71341	X 71343	X 71345
Global Equity (iA)	44220	44221	44223	44225	34220	34221	34223	34225	54220	54221	54223	54225	74220	74221	74223	74225
Global Opportunities (Loomis Sayles)	40190	40191	40193	40195	30190	30191	30193	30195	-	-	-	-	-	-	-	-
Global True Conviction (iA)	44490	44491	44493	44495	34490	34491	34493	34495	-	-	-	-	-	-	-	-
Global Equity Opportunistic Value (Wellington)	43580	43581	43583	43585	33580	33581	33583	33585	-	-	-	-	-	-	-	-
Fidelity Global Concentrated Equity	40080	40081	40083	40085	30080	30081	30083	30085	-	-	-	-	-	-	-	-
Fidelity NorthStar®	48150	48151	48153	48155	38150	38151	38153	38155	58150	58151	58153	58155	78150	78151	78153	78155
International Equity Index (BlackRock)	48500	48501	48503	48505	38500	38501	38503	38505	58500	58501	58503	58505	-	-	-	-
International Equity (iA)	44210	44211	44213	44215	34210	34211	34213	34215	-	-	-	-	-	-	-	-
Fidelity European Equity	48000	48001	48003	48005	38000	38001	38003	38005	-	-	-	-	-	-	-	-
U.S. Equity Index (BlackRock)	47300	47301	47303	47305	37300	37301	37303	37305	57300	57301	57303	57305	-	-	-	-
Fidelity Insights	41060	41061	41063	41065	31060	31061	31063	31065	-	-	-	-	-	-	-	-
Thematic Innovation (iA)	42330	42331	42333	42335	32330	32331	32333	32335	52330	52331	52333	52335	72330	72331	72333	72335
U.S. Equity (iA)	44200	44201	44203	44205	34200	34201	34203	34205	54200	54201	54203	54205	-	-	-	-
U.S. Dividend Growth (iA)	48250	48251	48253	48255	38250	38251	38253	38255	58250	58251	58253	58255	-	-	-	-
SPECIALTY FUNDS																
Fidelity Global Innovators®	46080	46081	46083	46085	36080	36081	36083	36085	-	-	-	-	-	-	-	-
Asian Pacific (iA)	45000	45001	45003	45005	35000	35001	35003	35005	-	-	-	-	-	-	-	-
Emerging Markets (Jarislowsky Fraser)	41040	41041	41043	41045	31040	31041	31043	31045	-	-	-	-	-	-	-	-
Global Health Care (Renaissance)	47850	47851	47853	47855	37850	37851	37853	37855	-	-	-	-	-	-	-	-
Global Infrastructure (Dynamic)	41070	41071	41073	41075	31070	31071	31073	31075	-	-	-	-	-	-	-	-
Real Estate Income (iA)	45650	45651	45653	45655	35650	35651	35653	35655	-	-	-	-	-	-	-	-
U.S. DAQ Index (iA)	48600	48601	48603	48605	38600	38601	38603	38605	-	-	-	-	-	-	-	-
INDEXIA FUNDS - Stand-Alone																
Indexia Bond (iA)	43620	43621	43623	43625	33620	33621	33623	33625	53620	53621	53623	53625	-	-	-	-
Indexia Canadian Equity (iA)	43630	43631	43633	43635	33630	33631	33633	33635	-	-	-	-	-	-	-	-
Indexia U.S. Equity (iA)	43640	43641	43643	43645	33640	33641	33643	33645	-	-	-	-	-	-	-	-
Indexia Global Equity (iA)	43650	43651	43653	43655	33650	33651	33653	33655	-	-	-	-	-	-	-	-
INDEXIA FUNDS - Managed Solutions																
Indexia Prudent (iA)	40020	40021	40023	40025	30020	30021	30023	30025	-	-	-	-	-	-	-	-
Indexia Moderate (iA)	40030	40031	40033	40035	30030	30031	30033	30035	-	-	-	-	-	-	-	-
Indexia Balanced (iA)	40040	40041	40043	40045	30040	30041	30043	30045	-	-	-	-	-	-	-	-
Indexia Growth (iA)	40050	40051	40053	40055	30050	30051	30053	30055	-	-	-	-	-	-	-	-
Indexia Aggressive (iA)	40060	40061	40063	40065	30060	30061	30063	30065	-	-	-	-	-	-	-	-
FORLIFE SERIES FUNDS (iA) - Income Stage																
FORLIFE Guaranteed Maximum Income (iA)	-	-	-	-	-	-	-	-	-	-	-	-	70000	70001	70003	70005
FORLIFE Guaranteed Income & Growth (iA)	-	-	-	-	-	-	-	-	-	-	-	-	70010	70011	70013	70015



IAG SRP and RESP – Management expense ratios and guarantees

July 2025

MER* = Estimated Management Expense Ratio GUARANTEE* = Guarantee fee rate	Asset Allocation (%)		IAG SAVINGS AND RETIREMENT PLAN (IAG SRP) AND RESP							
	Income	Equities	Classic Series 75/75	My Education+ RESP	Series 75/100		Ecoflex Series 100/100		FORLIFE Series	
			MER (%)	MER (%)	MER (%)	GUARANTEE (%)	MER (%)	GUARANTEE (%)	MER (%)	GUARANTEE (%)
ESG FUNDS										
SRI Moderate (Inhance)	65	35	2.82	2.82	3.11	0.10	3.28	0.40	-	-
SRI Balanced (Inhance)	45	55	2.86	2.86	3.14	0.10	3.31	0.50	3.31	0.25
SRI Growth (Inhance)	35	65	2.92	2.92	3.17	0.10	3.38	0.50	-	-
Sustainable Balanced Portfolio (iA)	50	50	2.79	2.79	3.02	0.10	-	-	-	-
Fidelity Climate Leadership Balanced™	40	60	2.99	2.99	3.22	0.10	-	-	-	-
Sustainable Canadian Equity (iA)	-	100	2.79	2.79	3.06	0.30	-	-	-	-
Climate Strategy (Wellington)	-	100	3.02	3.02	3.30	0.30	-	-	-	-
FOCUS FUNDS (iA)										
Focus Prudent (iA)	70	30	2.65	2.65	2.82	0.10	2.94	0.25	2.94	0.10
Focus Moderate (iA)	55	45	2.70	2.70	2.88	0.10	3.04	0.40	3.04	0.10
Focus Balanced (iA)	40	60	2.74	2.74	2.92	0.10	3.14	0.40	3.14	0.25
Focus Growth (iA)	25	75	2.79	2.79	2.97	0.10	3.23	0.50	3.23	0.40
Focus Aggressive (iA)	10	90	2.85	2.85	3.09	0.20	3.28	0.65	3.28	0.50
INCOME FUNDS										
Money Market (iA)	100	-	1.44	1.44	1.63	0.10	1.70	0.25	1.70	0.10
Short Term Bond (iA)	100	-	2.23	2.23	2.44	0.10	2.42	0.25	2.42	0.10
Bond (iA)	100	-	2.22	2.22	2.43	0.10	2.45	0.25	2.45	0.10
Canadian Corporate Bond (iA)	100	-	2.25	2.25	2.37	0.10	-	-	-	-
Core Plus Bond (Agile)	100	-	2.28	2.28	2.51	0.10	2.59	0.25	2.59	0.10
Fixed Income Managed Portfolio (iA)	100	-	2.46	2.46	2.65	0.10	-	-	-	-
Global Multisector Bond (Loomis Sayles)	100	-	2.55	2.55	2.76	0.10	-	-	-	-
Global Fixed Income (PIMCO)	100	-	2.65	2.65	2.82	0.10	-	-	-	-
INCOME FUNDS – Specialty										
Floating Rate Income (Loomis Sayles)	100	-	2.29	2.29	2.49	0.10	-	-	-	-
Strategic Corporate Bond (iA)	100	-	2.25	2.25	2.47	0.10	-	-	X 2.63	X 0.10
Fidelity American High Yield Currency Neutral	100	-	2.68	2.68	2.82	0.10	-	-	-	-
DIVERSIFIED FUNDS										
Diversified Security (iA)	70	30	2.64	2.64	2.84	0.10	3.04	0.25	3.04	0.10
Diversified (iA)	50	50	2.67	2.67	2.87	0.10	3.06	0.40	3.06	0.25
Diversified Opportunity (iA)	30	70	2.69	2.69	2.88	0.10	3.08	0.50	3.08	0.40
Strategic Income (iA)	40	60	2.56	2.56	2.78	0.10	3.23	0.50	3.23	0.25
Global Diversified (Loomis Sayles)	40	60	2.70	2.70	2.91	0.10	X 3.28	X 0.50	X 3.28	X 0.25
Global Growth and Income (iA)	50	50	2.78	2.78	3.01	0.20	-	-	-	-
Fidelity Global Monthly Income	50	50	2.95	2.95	3.15	0.10	-	-	-	-
Fidelity Multi-Asset Innovation	40	60	2.96	2.96	3.22	0.20	-	-	-	-
Global Asset Allocation Security (iA)	70	30	2.77	2.77	2.96	0.10	-	-	-	-
Global Asset Allocation (iA)	50	50	2.78	2.78	3.11	0.10	-	-	-	-
Global Asset Allocation Opportunity (iA)	25	75	2.84	2.84	3.09	0.20	-	-	-	-
CANADIAN EQUITY FUNDS										
Strategic Equity Income (iA)	-	100	2.57	2.57	2.79	0.20	2.84	0.75	2.84	0.50
Dividend Growth (iA)	-	100	2.63	2.63	2.89	0.20	2.88	0.75	2.88	0.50
Canadian Equity Index (iA)	-	100	2.73	2.73	2.95	0.30	2.82	0.75	2.82	0.50
Fidelity True North®	-	100	2.88	2.88	3.14	0.30	3.69	0.75	3.69	0.50
Canadian Equity Growth (iA)	-	100	2.77	2.77	3.02	0.30	3.01	0.75	3.01	0.50
Canadian Equity Small Cap (iA)	-	100	2.87	2.87	3.12	0.30	-	-	-	-
Fidelity Canadian Opportunities	-	100	2.89	2.89	3.14	0.30	X 3.72	X 0.75	X 3.72	X 0.50
Canadian Equity Small Cap (QV)	-	100	3.10	3.10	3.36	0.30	-	-	X 3.68	X 0.50
North American Equity (iA)	-	100	2.77	2.77	3.05	0.30	-	-	-	-

* Fees indicated are those withdrawn as at July 21, 2025, and are subject to change at any time. To see management expense ratios and fund fee rates as at December 31, refer to the *Fund Facts* (IAG SRP: F14-10A, My Education+: F14-12A).



Only for the contract and series outlined in red, this fund is no longer available for new deposits and interfund transfers. Existing pre-authorized deposits (PADs) remain in effect (except those related to RESP contracts); however, their amount cannot be increased.

MER* = Estimated Management Expense Ratio GUARANTEE* = Guarantee fee rate	Asset Allocation (%)		IAG SAVINGS AND RETIREMENT PLAN (IAG SRP) AND RESP							
	Income	Equities	Classic Series 75/75	My Education+ RESP	Series 75/100		Ecoflex Series 100/100		FORLIFE Series	
			MER (%)	MER (%)	MER (%)	GUARANTEE (%)	MER (%)	GUARANTEE (%)	MER (%)	GUARANTEE (%)
U.S. & INTERNATIONAL EQUITY FUNDS										
Global Equity Index ACWI (BlackRock)	-	100	2.75	2.75	3.02	0.30	3.07	0.75	-	-
Global Dividend (Dynamic)	-	100	3.01	3.01	3.32	0.30	-	-	-	-
Global Dividend (iA)	-	100	2.84	2.84	3.10	0.30	X 3.48	X 0.75	X 3.48	X 0.50
Global Equity (iA)	-	100	2.88	2.88	3.18	0.30	3.40	0.75	3.40	0.50
Global Opportunities (Loomis Sayles)	-	100	2.77	2.77	3.09	0.30	-	-	-	-
Global True Conviction (iA)	-	100	2.90	2.90	3.16	0.30	-	-	-	-
Global Equity Opportunistic Value (Wellington)	-	100	2.99	2.99	3.28	0.30	-	-	-	-
Fidelity Global Concentrated Equity	-	100	3.08	3.08	3.36	0.30	-	-	-	-
Fidelity NorthStar®	-	100	3.07	3.07	3.38	0.30	3.75	0.75	3.75	0.50
International Equity Index (BlackRock)	-	100	2.76	2.76	3.04	0.30	2.99	0.75	-	-
International Equity (iA)	-	100	2.89	2.89	3.14	0.30	-	-	-	-
Fidelity European Equity	-	100	2.99	2.99	3.30	0.30	-	-	-	-
U.S. Equity Index (BlackRock)	-	100	2.74	2.74	2.98	0.30	2.96	0.75	-	-
Fidelity Insights	-	100	2.98	2.98	3.24	0.30	-	-	-	-
Thematic Innovation (iA)	-	100	2.66	2.66	2.84	0.30	3.05	0.75	3.05	0.50
U.S. Equity (iA)	-	100	2.86	2.86	3.11	0.30	3.00	0.75	-	-
U.S. Dividend Growth (iA)	-	100	2.68	2.68	2.99	0.30	2.99	0.75	-	-
SPECIALTY FUNDS										
Fidelity Global Innovators®	-	100	3.25	3.25	3.53	0.30	-	-	-	-
Asian Pacific (iA)	-	100	2.97	2.97	3.19	0.30	-	-	-	-
Emerging Markets (Jarislowsky Fraser)	-	100	3.25	3.25	3.48	0.30	-	-	-	-
Global Health Care (Renaissance)	-	100	3.27	3.27	3.43	0.30	-	-	-	-
Global Infrastructure (Dynamic)	-	100	3.11	3.11	3.26	0.30	-	-	-	-
Real Estate Income (iA)	-	100	2.92	2.92	3.13	0.30	-	-	-	-
U.S. DAQ Index (iA)	-	100	2.96	2.96	3.03	0.30	-	-	-	-
INDEXIA FUNDS - Stand-Alone										
Indexia Bond (iA)	100	-	1.91	1.91	2.31	0.10	2.27	0.25	-	-
Indexia Canadian Equity (iA)	-	100	2.17	2.17	2.54	0.30	-	-	-	-
Indexia U.S. Equity (iA)	-	100	2.13	2.13	2.46	0.30	-	-	-	-
Indexia Global Equity (iA)	-	100	2.18	2.18	2.51	0.30	-	-	-	-
INDEXIA FUNDS - Managed Solutions										
Indexia Prudent (iA)	70	30	1.99	1.99	2.35	0.10	-	-	-	-
Indexia Moderate (iA)	55	45	1.97	1.97	2.30	0.10	-	-	-	-
Indexia Balanced (iA)	40	60	1.97	1.97	2.29	0.10	-	-	-	-
Indexia Growth (iA)	25	75	1.98	1.98	2.30	0.20	-	-	-	-
Indexia Aggressive (iA)	10	90	1.99	1.99	2.27	0.20	-	-	-	-
FORLIFE SERIES FUNDS (iA) - Income Stage										
FORLIFE Guaranteed Maximum Income (iA)	100	-	-	-	-	-	-	-	2.88	-
FORLIFE Guaranteed Income & Growth (iA)	70	30	-	-	-	-	-	-	3.10	-

* Fees indicated are those withdrawn as at July 21, 2025, and are subject to change at any time. To see management expense ratios and fund fee rates as at December 31, refer to the *Fund Facts* (IAG SRP: F14-10A, My Education+: F14-12A).



Only for the contract and series outlined in red, this fund is no longer available for new deposits and interfund transfers. Existing pre-authorized deposits (PADs) remain in effect (except those related to RESP contracts); however, their amount cannot be increased.

Prestige preferential pricing, level 300

Fund codes, management expense ratios and guarantees

July 2025

	Asset Allocation (%)		CLASSIC SERIES 75/75 PRESTIGE 300 (IAG SRP AND MY EDUCATION+)							SERIES 75/100 PRESTIGE 300 (IAG SRP ONLY)						
	Income	Equities	– DSC	CB 3 years	CB 5 years	FEL	Reduction (%)	Reduced MER 75/75 Prestige 300 (%)	– DSC	CB 3 years	CB 5 years	FEL	Reduction (%)	Reduced MER 75/100 Prestige 300 (%)	GUARANTEE (%)	
ESG FUNDS																
SRI Moderate (Inhance)	65	35	41087	41082	41084	41086	-0.17	2.65	31087	31082	31084	31086	-0.37	2.74	0.10	
SRI Balanced (Inhance)	45	55	44257	44252	44254	44256	-0.14	2.72	34257	34252	34254	34256	-0.32	2.82	0.10	
SRI Growth (Inhance)	35	65	41097	41092	41094	41096	-0.18	2.74	31097	31092	31094	31096	-0.37	2.80	0.10	
Sustainable Balanced Portfolio (iA)	50	50	49487	49482	49484	49486	-0.18	2.61	39487	39482	39484	39486	-0.21	2.81	0.10	
Fidelity Climate Leadership Balanced™	40	60	49467	49462	49464	49466	-0.17	2.82	39467	39462	39464	39466	-0.20	3.02	0.10	
Sustainable Canadian Equity (iA)	-	100	49477	49472	49474	49476	-0.31	2.48	39477	39472	39474	39476	-0.42	2.64	0.30	
Climate Strategy (Wellington)	-	100	49457	49452	49454	49456	-0.16	2.86	39457	39452	39454	39456	-0.30	3.00	0.30	
FOCUS FUNDS (iA)																
Focus Prudent (iA)	70	30	46057	46052	46054	46056	-0.14	2.51	36057	36052	36054	36056	-0.23	2.59	0.10	
Focus Moderate (iA)	55	45	46157	46152	46154	46156	-0.16	2.54	36157	36152	36154	36156	-0.18	2.70	0.10	
Focus Balanced (iA)	40	60	46257	46252	46254	46256	-0.17	2.57	36257	36252	36254	36256	-0.17	2.75	0.10	
Focus Growth (iA)	25	75	46357	46352	46354	46356	-0.15	2.64	36357	36352	36354	36356	-0.13	2.84	0.10	
Focus Aggressive (iA)	10	90	46457	46452	46454	46456	-0.18	2.67	36457	36452	36454	36456	-0.19	2.90	0.20	
INCOME FUNDS																
Money Market (iA)	100	-	46607	46602	46604	46606	-0.03	1.41	36607	36602	36604	36606	-0.03	1.60	0.10	
Short Term Bond (iA)	100	-	47007	47002	47004	47006	-0.15	2.08	37007	37002	37004	37006	-0.25	2.19	0.10	
Bond (iA)	100	-	46107	46102	46104	46106	-0.12	2.10	36107	36102	36104	36106	-0.22	2.21	0.10	
Canadian Corporate Bond (iA)	100	-	44567	44562	44564	44566	-0.13	2.12	34567	34562	34564	34566	-0.17	2.20	0.10	
Core Plus Bond (Agile)	100	-	44267	44262	44264	44266	-0.09	2.19	34267	34262	34264	34266	-0.17	2.34	0.10	
Fixed Income Managed Portfolio (iA)	100	-	46037	46032	46034	46036	-0.18	2.28	36037	36032	36034	36036	-0.20	2.45	0.10	
Global Multisector Bond (Loomis Sayles)	100	-	46047	46042	46044	46046	-0.20	2.35	36047	36042	36044	36046	-0.16	2.60	0.10	
Global Fixed Income (PIMCO)	100	-	44177	44172	44174	44176	-0.23	2.42	34177	34172	34174	34176	-0.16	2.66	0.10	
INCOME FUNDS - Specialty																
Floating Rate Income (Loomis Sayles)	100	-	41057	41052	41054	41056	-0.08	2.21	31057	31052	31054	31056	-0.16	2.33	0.10	
Strategic Corporate Bond (iA)	100	-	44507	44502	44504	44506	-0.11	2.14	34507	34502	34504	34506	-0.18	2.29	0.10	
Fidelity American High Yield Currency Neutral	100	-	44187	44182	44184	44186	-0.15	2.53	34187	34182	34184	34186	-0.10	2.72	0.10	
DIVERSIFIED FUNDS																
Diversified Security (iA)	70	30	48307	48302	48304	48306	-0.11	2.53	38307	38302	38304	38306	-0.12	2.72	0.10	
Diversified (iA)	50	50	46707	46702	46704	46706	-0.30	2.37	36707	36702	36704	36706	-0.30	2.57	0.10	
Diversified Opportunity (iA)	30	70	48407	48402	48404	48406	-0.35	2.34	38407	38402	38404	38406	-0.35	2.53	0.10	
Strategic Income (iA)	40	60	44527	44522	44524	44526	-0.35	2.21	34527	34522	34524	34526	-0.45	2.33	0.10	
Global Diversified (Loomis Sayles)	40	60	45857	45852	45854	45856	-0.13	2.57	35857	35852	35854	35856	-0.21	2.70	0.10	
Global Growth and Income (iA)	50	50	43617	43612	43614	43616	-0.24	2.54	33617	33612	33614	33616	-0.16	2.85	0.20	
Fidelity Global Monthly Income	50	50	40077	40072	40074	40076	-0.15	2.80	30077	30072	30074	30076	-0.17	2.98	0.10	
Fidelity Multi-Asset Innovation	40	60	46097	46092	46094	46096	-0.12	2.84	36097	36092	36094	36096	-0.24	2.98	0.20	
Global Asset Allocation Security (iA)	70	30	40117	40112	40114	40116	-0.11	2.66	30117	30112	30114	30116	-0.13	2.83	0.10	
Global Asset Allocation (iA)	50	50	40127	40122	40124	40126	-0.19	2.59	30127	30122	30124	30126	-0.29	2.82	0.10	
Global Asset Allocation Opportunity (iA)	25	75	40137	40132	40134	40136	-0.21	2.63	30137	30132	30134	30136	-0.24	2.85	0.20	
CANADIAN EQUITY FUNDS																
Strategic Equity Income (iA)	-	100	48057	48052	48054	48056	-0.37	2.20	38057	38052	38054	38056	-0.48	2.31	0.20	
Dividend Growth (iA)	-	100	46957	46952	46954	46956	-0.37	2.26	36957	36952	36954	36956	-0.49	2.40	0.20	
Canadian Equity Index (iA)	-	100	47057	47052	47054	47056	-0.39	2.34	37057	37052	37054	37056	-0.43	2.52	0.30	
Fidelity True North®	-	100	47807	47802	47804	47806	-0.16	2.72	37807	37802	37804	37806	-0.15	2.99	0.30	
Canadian Equity Growth (iA)	-	100	47257	47252	47254	47256	-0.36	2.41	37257	37252	37254	37256	-0.46	2.56	0.30	
Canadian Equity Small Cap (iA)	-	100	48707	48702	48704	48706	-0.35	2.52	38707	38702	38704	38706	-0.37	2.75	0.30	
Fidelity Canadian Opportunities	-	100	47907	47902	47904	47906	-0.22	2.67	37907	37902	37904	37906	-0.25	2.89	0.30	
Canadian Equity Small Cap (QV)	-	100	44097	44092	44094	44096	-0.19	2.91	34097	34092	34094	34096	-0.33	3.03	0.30	
North American Equity (iA)	-	100	46007	46002	46004	46006	-0.33	2.44	36007	36002	36004	36006	-0.34	2.71	0.30	

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  The DSC option is no longer available for new deposits, as mandated by the insurance regulatory authorities.

MER* = Estimated Management Expense Ratio GUARANTEE† = Guarantee fee rate DSC* = Deferred Sales Charge (Client's sales charge) CB 3 years = Charge Back over 3 years (Agent's charge) CB 5 years* = Charge Back over 5 years (Agent's charge) FEL = Front-End load * Available only for deposits made before age 80.	Asset Allocation (%)		 CLASSIC SERIES 75/75 PRESTIGE 300 (IAG SRP AND MY EDUCATION+)						 SERIES 75/100 PRESTIGE 300 (IAG SRP ONLY)							
	Income	Equities	 DSC	CB 3 years	CB 5 years	FEL	Reduction (%)	Reduced MER 75/75 Prestige 300 (%)	 DSC	CB 3 years	CB 5 years	FEL	Reduction (%)	Reduced MER 75/100 Prestige 300 (%)	GUARANTEE (%)	
U.S. & INTERNATIONAL EQUITY FUNDS																
Global Equity Index ACWI (BlackRock)	-	100	44577	44572	44574	44576	-0.33	2.42	34577	34572	34574	34576	-0.42	2.60	0.30	
Global Dividend (Dynamic)	-	100	46757	46752	46754	46756	-0.18	2.83	36757	36752	36754	36756	-0.34	2.98	0.30	
Global Dividend (iA)	-	100	41347	41342	41344	41346	-0.39	2.45	31347	31342	31344	31346	-0.47	2.63	0.30	
Global Equity (iA)	-	100	44227	44222	44224	44226	-0.36	2.52	34227	34222	34224	34226	-0.44	2.74	0.30	
Global Opportunities (Loomis Sayles)	-	100	40197	40192	40194	40196	-0.15	2.62	30197	30192	30194	30196	-0.15	2.94	0.30	
Global True Conviction (iA)	-	100	44497	44492	44494	44496	-0.38	2.52	34497	34492	34494	34496	-0.51	2.65	0.30	
Global Equity Opportunistic Value (Wellington)	-	100	43587	43582	43584	43586	-0.18	2.81	33587	33582	33584	33586	-0.28	3.00	0.30	
Fidelity Global Concentrated Equity	-	100	40087	40082	40084	40086	-0.18	2.90	30087	30082	30084	30086	-0.26	3.10	0.30	
Fidelity NorthStar®	-	100	48157	48152	48154	48156	-0.16	2.91	38157	38152	38154	38156	-0.26	3.12	0.30	
International Equity Index (BlackRock)	-	100	48507	48502	48504	48506	-0.15	2.61	38507	38502	38504	38506	-0.40	2.64	0.30	
International Equity (iA)	-	100	44217	44212	44214	44216	-0.33	2.56	34217	34212	34214	34216	-0.32	2.82	0.30	
Fidelity European Equity	-	100	48007	48002	48004	48006	-0.17	2.82	38007	38002	38004	38006	-0.14	3.16	0.30	
U.S. Equity Index (BlackRock)	-	100	47307	47302	47304	47306	-0.13	2.61	37307	37302	37304	37306	-0.32	2.66	0.30	
Fidelity Insights	-	100	41067	41062	41064	41066	-0.13	2.85	31067	31062	31064	31066	-0.31	2.93	0.30	
Thematic Innovation (iA)	-	100	42337	42332	42334	42336	-0.34	2.32	32337	32332	32334	32336	-0.33	2.51	0.30	
U.S. Equity (iA)	-	100	44207	44202	44204	44206	-0.32	2.54	34207	34202	34204	34206	-0.41	2.70	0.30	
U.S. Dividend Growth (iA)	-	100	48257	48252	48254	48256	-0.35	2.33	38257	38252	38254	38256	-0.36	2.63	0.30	
SPECIALTY FUNDS																
Fidelity Global Innovators®	-	100	46087	46082	46084	46086	-0.15	3.10	36087	36082	36084	36086	-0.26	3.27	0.30	
Asian Pacific (iA)	-	100	45007	45002	45004	45006	-0.16	2.81	35007	35002	35004	35006	-0.27	2.92	0.30	
Emerging Markets (Jarislowsky Fraser)	-	100	41047	41042	41044	41046	-0.14	3.11	31047	31042	31044	31046	-0.35	3.13	0.30	
Global Health Care (Renaissance)	-	100	47857	47852	47854	47856	-0.14	3.13	37857	37852	37854	37856	-0.33	3.10	0.30	
Global Infrastructure (Dynamic)	-	100	41077	41072	41074	41076	-0.14	2.97	31077	31072	31074	31076	-0.32	2.94	0.30	
Real Estate Income (iA)	-	100	45657	45652	45654	45656	-0.45	2.47	35657	35652	35654	35656	-0.47	2.66	0.30	
U.S. DAQ Index (iA)	-	100	48607	48602	48604	48606	-0.16	2.80	38607	38602	38604	38606	-0.43	2.60	0.30	
INDEXIA FUNDS - Stand-Alone																
Indexia Bond (iA)	100	-	43627	43622	43624	43626	-0.06	1.85	33627	33622	33624	33626	-0.11	2.20	0.10	
Indexia Canadian Equity (iA)	-	100	43637	43632	43634	43636	-0.11	2.06	33637	33632	33634	33636	-0.09	2.45	0.30	
Indexia U.S. Equity (iA)	-	100	43647	43642	43644	43646	-0.10	2.03	33647	33642	33644	33646	-0.15	2.31	0.30	
Indexia Global Equity (iA)	-	100	43657	43652	43654	43656	-0.14	2.04	33657	33652	33654	33656	-0.07	2.44	0.30	
INDEXIA FUNDS - Managed Solutions																
Indexia Prudent (iA)	70	30	40027	40022	40024	40026	-0.09	1.90	30027	30022	30024	30026	-0.09	2.26	0.10	
Indexia Moderate (iA)	55	45	40037	40032	40034	40036	-0.07	1.90	30037	30032	30034	30036	-0.10	2.20	0.10	
Indexia Balanced (iA)	40	60	40047	40042	40044	40046	-0.07	1.90	30047	30042	30044	30046	-0.08	2.21	0.10	
Indexia Growth (iA)	25	75	40057	40052	40054	40056	-0.08	1.90	30057	30052	30054	30056	-0.10	2.20	0.20	
Indexia Aggressive (iA)	10	90	40067	40062	40064	40066	-0.07	1.92	30067	30062	30064	30066	-0.06	2.21	0.20	

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 New  The DSC option is no longer available for new deposits, as mandated by the insurance regulatory authorities.

Prestige preferential pricing, level 500

Fund codes, management expense ratios and guarantees

July 2025

FUND	Asset Allocation (%)		CLASSIC SERIES 75/75 PRESTIGE 500 (IAG SRP AND MY EDUCATION+)						SERIES 75/100 PRESTIGE 500 (IAG SRP ONLY)						
	Income	Equities	DSC	CB 3 years	CB 5 years	FEL	Reduction vs. regular MER (%)	Reduced MER 75/75 Prestige 500 (%)	DSC	CB 3 years	CB 5 years	FEL	Reduction vs. regular MER (%)	Reduced MER 75/100 Prestige 500 (%)	GUARANTEE (%)
ESG FUNDS															
SRI Moderate (Inhance)	65	35	4108B	4108D	4108H	4108A	-0.38	2.44	3108B	3108D	3108H	3108A	-0.52	2.59	0.10
SRI Balanced (Inhance)	45	55	4425B	4425D	4425H	4425A	-0.29	2.57	3425B	3425D	3425H	3425A	-0.47	2.67	0.10
SRI Growth (Inhance)	35	65	4109B	4109D	4109H	4109A	-0.33	2.59	3109B	3109D	3109H	3109A	-0.51	2.66	0.10
Sustainable Balanced Portfolio (iA)	50	50	4948B	4948D	4948H	4948A	-0.35	2.44	3948B	3948D	3948H	3948A	-0.40	2.62	0.10
Fidelity Climate Leadership Balanced™	40	60	4946B	4946D	4946H	4946A	-0.38	2.61	3946B	3946D	3946H	3946A	-0.47	2.75	0.10
Sustainable Canadian Equity (iA)	-	100	4947B	4947D	4947H	4947A	-0.58	2.21	3947B	3947D	3947H	3947A	-0.60	2.46	0.30
Climate Strategy (Wellington)	-	100	4945B	4945D	4945H	4945A	-0.34	2.68	3945B	3945D	3945H	3945A	-0.48	2.82	0.30
FOCUS FUNDS (iA)															
Focus Prudent (iA)	70	30	4605B	4605D	4605H	4605A	-0.29	2.36	3605B	3605D	3605H	3605A	-0.39	2.43	0.10
Focus Moderate (iA)	55	45	4615B	4615D	4615H	4615A	-0.32	2.38	3615B	3615D	3615H	3615A	-0.32	2.56	0.10
Focus Balanced (iA)	40	60	4625B	4625D	4625H	4625A	-0.32	2.42	3625B	3625D	3625H	3625A	-0.33	2.59	0.10
Focus Growth (iA)	25	75	4635B	4635D	4635H	4635A	-0.31	2.48	3635B	3635D	3635H	3635A	-0.31	2.66	0.10
Focus Aggressive (iA)	10	90	4645B	4645D	4645H	4645A	-0.34	2.51	3645B	3645D	3645H	3645A	-0.32	2.77	0.20
INCOME FUNDS															
Money Market (iA)	100	-	4660B	4660D	4660H	4660A	-0.04	1.40	3660B	3660D	3660H	3660A	-0.07	1.56	0.10
Short Term Bond (iA)	100	-	4700B	4700D	4700H	4700A	-0.27	1.96	3700B	3700D	3700H	3700A	-0.34	2.10	0.10
Bond (iA)	100	-	4610B	4610D	4610H	4610A	-0.23	1.99	3610B	3610D	3610H	3610A	-0.31	2.12	0.10
Canadian Corporate Bond (iA)	100	-	4456B	4456D	4456H	4456A	-0.23	2.02	3456B	3456D	3456H	3456A	-0.28	2.09	0.10
Core Plus Bond (Agile)	100	-	4426B	4426D	4426H	4426A	-0.20	2.08	3426B	3426D	3426H	3426A	-0.27	2.24	0.10
Fixed Income Managed Portfolio (iA)	100	-	4603B	4603D	4603H	4603A	-0.28	2.18	3603B	3603D	3603H	3603A	-0.31	2.34	0.10
Global Multisector Bond (Loomis Sayles)	100	-	4604B	4604D	4604H	4604A	-0.29	2.26	3604B	3604D	3604H	3604A	-0.26	2.50	0.10
Global Fixed Income (PIMCO)	100	-	4417B	4417D	4417H	4417A	-0.34	2.31	3417B	3417D	3417H	3417A	-0.27	2.55	0.10
INCOME FUNDS - Specialty															
Floating Rate Income (Loomis Sayles)	100	-	4105B	4105D	4105H	4105A	-0.19	2.10	3105B	3105D	3105H	3105A	-0.25	2.24	0.10
Strategic Corporate Bond (iA)	100	-	4450B	4450D	4450H	4450A	-0.21	2.04	3450B	3450D	3450H	3450A	-0.29	2.18	0.10
Fidelity American High Yield Currency Neutral	100	-	4418B	4418D	4418H	4418A	-0.25	2.43	3418B	3418D	3418H	3418A	-0.20	2.62	0.10
DIVERSIFIED FUNDS															
Diversified Security (iA)	70	30	4830B	4830D	4830H	4830A	-0.26	2.38	3830B	3830D	3830H	3830A	-0.27	2.57	0.10
Diversified (iA)	50	50	4670B	4670D	4670H	4670A	-0.45	2.22	3670B	3670D	3670H	3670A	-0.45	2.42	0.10
Diversified Opportunity (iA)	30	70	4840B	4840D	4840H	4840A	-0.52	2.17	3840B	3840D	3840H	3840A	-0.51	2.37	0.10
Strategic Income (iA)	40	60	4452B	4452D	4452H	4452A	-0.51	2.05	3452B	3452D	3452H	3452A	-0.62	2.16	0.10
Global Diversified (Loomis Sayles)	40	60	4585B	4585D	4585H	4585A	-0.28	2.42	3585B	3585D	3585H	3585A	-0.36	2.55	0.10
Global Growth and Income (iA)	50	50	4361B	4361D	4361H	4361A	-0.24	2.54	3361B	3361D	3361H	3361A	-0.31	2.70	0.20
Fidelity Global Monthly Income	50	50	4007B	4007D	4007H	4007A	-0.30	2.65	3007B	3007D	3007H	3007A	-0.34	2.81	0.10
Fidelity Multi-Asset Innovation	40	60	4609B	4609D	4609H	4609A	-0.29	2.67	3609B	3609D	3609H	3609A	-0.41	2.81	0.20
Global Asset Allocation Security (iA)	70	30	4011B	4011D	4011H	4011A	-0.27	2.50	3011B	3011D	3011H	3011A	-0.26	2.70	0.10
Global Asset Allocation (iA)	50	50	4012B	4012D	4012H	4012A	-0.36	2.42	3012B	3012D	3012H	3012A	-0.43	2.68	0.10
Global Asset Allocation Opportunity (iA)	25	75	4013B	4013D	4013H	4013A	-0.38	2.46	3013B	3013D	3013H	3013A	-0.43	2.66	0.20
CANADIAN EQUITY FUNDS															
Strategic Equity Income (iA)	-	100	4805B	4805D	4805H	4805A	-0.53	2.04	3805B	3805D	3805H	3805A	-0.66	2.13	0.20
Dividend Growth (iA)	-	100	4695B	4695D	4695H	4695A	-0.55	2.08	3695B	3695D	3695H	3695A	-0.70	2.19	0.20
Canadian Equity Index (iA)	-	100	4705B	4705D	4705H	4705A	-0.56	2.17	3705B	3705D	3705H	3705A	-0.63	2.32	0.30
Fidelity True North®	-	100	4780B	4780D	4780H	4780A	-0.34	2.54	3780B	3780D	3780H	3780A	-0.32	2.82	0.30
Canadian Equity Growth (iA)	-	100	4725B	4725D	4725H	4725A	-0.54	2.23	3725B	3725D	3725H	3725A	-0.63	2.39	0.30
Canadian Equity Small Cap (iA)	-	100	4870B	4870D	4870H	4870A	-0.51	2.36	3870B	3870D	3870H	3870A	-0.54	2.58	0.30
Fidelity Canadian Opportunities	-	100	4790B	4790D	4790H	4790A	-0.39	2.50	3790B	3790D	3790H	3790A	-0.44	2.70	0.30
Canadian Equity Small Cap (QV)	-	100	4409B	4409D	4409H	4409A	-0.36	2.74	3409B	3409D	3409H	3409A	-0.51	2.85	0.30
North American Equity (iA)	-	100	4600B	4600D	4600H	4600A	-0.52	2.25	3600B	3600D	3600H	3600A	-0.53	2.52	0.30

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 New  The DSC option is no longer available for new deposits, as mandated by the insurance regulatory authorities.

MER* = Estimated Management Expense Ratio GUARANTEE* = Guarantee fee rate DSC* = Deferred Sales Charge (Client's sales charge) CB 3 years = Charge Back over 3 years (Agent's charge) CB 5 years* = Charge Back over 5 years (Agent's charge) FEL = Front-End load * Available only for deposits made before age 80.	Asset Allocation (%)		500 CLASSIC SERIES 75/75 PRESTIGE 500 (IAG SRP AND MY EDUCATION+)						500 SERIES 75/100 PRESTIGE 500 (IAG SRP ONLY)							
	Income	Equities	DSC	CB 3 years	CB 5 years	FEL	Reduction vs. regular MER (%)	Reduced MER 75/75 Prestige 500 (%)	DSC	CB 3 years	CB 5 years	FEL	Reduction vs. regular MER (%)	Reduced MER 75/100 Prestige 500 (%)	GUARANTEE (%)	
U.S. & INTERNATIONAL EQUITY FUNDS																
Global Equity Index ACWI (BlackRock)	-	100	4457B	4457D	4457H	4457A	-0.50	2.25	3457B	3457D	3457H	3457A	-0.57	2.45	0.30	
Global Dividend (Dynamic)	-	100	4675B	4675D	4675H	4675A	-0.36	2.65	3675B	3675D	3675H	3675A	-0.52	2.80	0.30	
Global Dividend (iA)	-	100	4134B	4134D	4134H	4134A	-0.60	2.24	3134B	3134D	3134H	3134A	-0.71	2.39	0.30	
Global Equity (iA)	-	100	4422B	4422D	4422H	4422A	-0.54	2.34	3422B	3422D	3422H	3422A	-0.64	2.54	0.30	
Global Opportunities (Loomis Sayles)	-	100	4019B	4019D	4019H	4019A	-0.33	2.44	3019B	3019D	3019H	3019A	-0.35	2.74	0.30	
Global True Conviction (iA)	-	100	4449B	4449D	4449H	4449A	-0.55	2.35	3449B	3449D	3449H	3449A	-0.67	2.49	0.30	
Global Equity Opportunistic Value (Wellington)	-	100	4358B	4358D	4358H	4358A	-0.35	2.64	3358B	3358D	3358H	3358A	-0.45	2.83	0.30	
Fidelity Global Concentrated Equity	-	100	4008B	4008D	4008H	4008A	-0.34	2.74	3008B	3008D	3008H	3008A	-0.44	2.92	0.30	
Fidelity NorthStar®	-	100	4815B	4815D	4815H	4815A	-0.33	2.74	3815B	3815D	3815H	3815A	-0.45	2.93	0.30	
International Equity Index (BlackRock)	-	100	4850B	4850D	4850H	4850A	-0.33	2.43	3850B	3850D	3850H	3850A	-0.58	2.46	0.30	
International Equity (iA)	-	100	4421B	4421D	4421H	4421A	-0.50	2.39	3421B	3421D	3421H	3421A	-0.49	2.65	0.30	
Fidelity European Equity	-	100	4800B	4800D	4800H	4800A	-0.34	2.65	3800B	3800D	3800H	3800A	-0.32	2.98	0.30	
U.S. Equity Index (BlackRock)	-	100	4730B	4730D	4730H	4730A	-0.32	2.42	3730B	3730D	3730H	3730A	-0.51	2.47	0.30	
Fidelity Insights	-	100	4106B	4106D	4106H	4106A	-0.30	2.68	3106B	3106D	3106H	3106A	-0.50	2.74	0.30	
Thematic Innovation (iA)	-	100	4233B	4233D	4233H	4233A	-0.53	2.13	3233B	3233D	3233H	3233A	-0.52	2.32	0.30	
U.S. Equity (iA)	-	100	4420B	4420D	4420H	4420A	-0.51	2.35	3420B	3420D	3420H	3420A	-0.59	2.52	0.30	
U.S. Dividend Growth (iA)	-	100	4825B	4825D	4825H	4825A	-0.52	2.16	3825B	3825D	3825H	3825A	-0.56	2.43	0.30	
SPECIALTY FUNDS																
Fidelity Global Innovators®	-	100	4608B	4608D	4608H	4608A	-0.35	2.90	3608B	3608D	3608H	3608A	-0.49	3.04	0.30	
Asian Pacific (iA)	-	100	4500B	4500D	4500H	4500A	-0.35	2.62	3500B	3500D	3500H	3500A	-0.49	2.70	0.30	
Emerging Markets (Jarislowsky Fraser)	-	100	4104B	4104D	4104H	4104A	-0.31	2.94	3104B	3104D	3104H	3104A	-0.54	2.94	0.30	
Global Health Care (Renaissance)	-	100	4785B	4785D	4785H	4785A	-0.31	2.96	3785B	3785D	3785H	3785A	-0.51	2.92	0.30	
Global Infrastructure (Dynamic)	-	100	4107B	4107D	4107H	4107A	-0.31	2.80	3107B	3107D	3107H	3107A	-0.50	2.76	0.30	
Real Estate Income (iA)	-	100	4565B	4565D	4565H	4565A	-0.66	2.26	3565B	3565D	3565H	3565A	-0.62	2.51	0.30	
U.S. DAQ Index (iA)	-	100	4860B	4860D	4860H	4860A	-0.33	2.63	3860B	3860D	3860H	3860A	-0.63	2.40	0.30	
INDEXIA FUNDS - Stand-Alone																
Indexia Bond (iA)	100	-	4362B	4362D	4362H	4362A	-0.22	1.69	3362B	3362D	3362H	3362A	-0.23	2.08	0.10	
Indexia Canadian Equity (iA)	-	100	4363B	4363D	4363H	4363A	-0.23	1.94	3363B	3363D	3363H	3363A	-0.23	2.31	0.30	
Indexia U.S. Equity (iA)	-	100	4364B	4364D	4364H	4364A	-0.24	1.89	3364B	3364D	3364H	3364A	-0.20	2.26	0.30	
Indexia Global Equity (iA)	-	100	4365B	4365D	4365H	4365A	-0.24	1.94	3365B	3365D	3365H	3365A	-0.17	2.34	0.30	
INDEXIA FUNDS - Managed Solutions																
Indexia Prudent (iA)	70	30	4002B	4002D	4002H	4002A	-0.23	1.76	3002B	3002D	3002H	3002A	-0.23	2.12	0.10	
Indexia Moderate (iA)	55	45	4003B	4003D	4003H	4003A	-0.22	1.75	3003B	3003D	3003H	3003A	-0.24	2.06	0.10	
Indexia Balanced (iA)	40	60	4004B	4004D	4004H	4004A	-0.23	1.74	3004B	3004D	3004H	3004A	-0.25	2.04	0.10	
Indexia Growth (iA)	25	75	4005B	4005D	4005H	4005A	-0.23	1.75	3005B	3005D	3005H	3005A	-0.26	2.04	0.20	
Indexia Aggressive (iA)	10	90	4006B	4006D	4006H	4006A	-0.24	1.75	3006B	3006D	3006H	3006A	-0.26	2.01	0.20	

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 New  The DSC option is no longer available for new deposits, as mandated by the insurance regulatory authorities.

F-Class – Fund codes, management expense ratios and guarantees

July 2025

MER* = Estimated Management Expense Ratio, excluding guarantee fee GUARANTEE* = Guarantee fee rate F-CLASS = Periodic Advisory Fees	Asset Allocation (%)		IAG SAVINGS AND RETIREMENT PLAN (IAG SRP)							
	Income	Equities	Classic Series 75/75 ⁽¹⁾		Series 75/100			Ecoflex Series 100/100		
			F-CLASS	MER (%)	F-CLASS	MER (%)	GUARANTEE (%)	F-CLASS	MER (%)	GUARANTEE (%)
ESG FUNDS										
SRI Moderate (Inhance)	65	35	41088	1.63	31088	1.98	0.10	51088	2.16	0.40
SRI Balanced (Inhance)	45	55	44258	1.72	34258	1.95	0.10	54258	2.22	0.50
SRI Growth (Inhance)	35	65	41098	1.81	31098	2.09	0.10	51098	2.27	0.50
Sustainable Balanced Portfolio (iA)	50	50	49488	1.57	39488	1.91	0.10	-	-	-
Fidelity Climate Leadership Balanced™	40	60	49468	1.89	39468	2.12	0.10	-	-	-
Sustainable Canadian Equity (iA)	-	100	49478	1.67	39478	1.93	0.30	-	-	-
Climate Strategy (Wellington)	-	100	49458	1.88	39458	2.19	0.30	-	-	-
FOCUS FUNDS (iA)										
Focus Prudent (iA)	70	30	46058	1.43	36058	1.72	0.10	56058	1.83	0.25
Focus Moderate (iA)	55	45	46158	1.52	36158	1.74	0.10	56158	1.92	0.40
Focus Balanced (iA)	40	60	46258	1.57	36258	1.71	0.10	56258	2.01	0.40
Focus Growth (iA)	25	75	46358	1.58	36358	1.84	0.10	56358	2.12	0.50
Focus Aggressive (iA)	10	90	46458	1.74	36458	1.85	0.20	56458	2.20	0.65
INCOME FUNDS										
Money Market (iA)	100	-	46608	1.05	36608	1.24	0.10	56608	1.41	0.25
Short Term Bond (iA)	100	-	47008	1.71	37008	1.91	0.10	57008	1.91	0.25
Bond (iA)	100	-	46108	1.55	36108	1.69	0.10	56108	1.77	0.25
Canadian Corporate Bond (iA)	100	-	44568	1.67	34568	1.82	0.10	-	-	-
Core Plus Bond (Agile)	100	-	44268	1.72	34268	1.99	0.10	54268	2.01	0.25
Fixed Income Managed Portfolio (iA)	100	-	46038	1.85	36038	1.95	0.10	-	-	-
Global Multisector Bond (Loomis Sayles)	100	-	46048	1.88	36048	2.22	0.10	-	-	-
Global Fixed Income (PIMCO)	100	-	44178	1.95	34178	2.15	0.10	-	-	-
INCOME FUNDS - Specialty										
Floating Rate Income (Loomis Sayles)	100	-	41058	1.68	31058	1.81	0.10	-	-	-
Strategic Corporate Bond (iA)	100	-	44508	1.09	34508	1.28	0.10	-	-	-
Fidelity American High Yield Currency Neutral	100	-	44188	2.13	34188	2.29	0.10	-	-	-
DIVERSIFIED FUNDS										
Diversified Security (iA)	70	30	48308	1.50	38308	1.69	0.10	58308	1.91	0.25
Diversified (iA)	50	50	46708	1.45	36708	1.60	0.10	56708	1.85	0.40
Diversified Opportunity (iA)	30	70	48408	1.57	38408	1.70	0.10	58408	1.97	0.50
Strategic Income (iA)	40	60	44528	1.48	34528	1.62	0.10	54528	2.06	0.50
Global Diversified (Loomis Sayles)	40	60	45858	1.60	35858	1.70	0.10	-	-	-
Global Growth and Income (iA)	50	50	43618	1.70	33618	1.86	0.20	-	-	-
Fidelity Global Monthly Income	50	50	40078	1.86	30078	2.06	0.10	-	-	-
Fidelity Multi-Asset Innovation	40	60	46098	1.86	36098	1.98	0.20	-	-	-
Global Asset Allocation Security (iA)	70	30	40118	1.65	30118	1.86	0.10	-	-	-
Global Asset Allocation (iA)	50	50	40128	1.67	30128	2.01	0.10	-	-	-
Global Asset Allocation Opportunity (iA)	25	75	40138	1.68	30138	2.04	0.20	-	-	-
CANADIAN EQUITY FUNDS										
Strategic Equity Income (iA)	-	100	48058	1.29	38058	1.57	0.20	58058	1.60	0.75
Dividend Growth (iA)	-	100	46958	1.38	36958	1.65	0.20	56958	1.71	0.75
Canadian Equity Index (iA)	-	100	47058	1.37	37058	1.71	0.30	57058	1.60	0.75
Fidelity True North®	-	100	47808	1.58	37808	1.93	0.30	57808	2.47	0.75
Canadian Equity Growth (iA)	-	100	47258	1.44	37258	1.69	0.30	57258	1.67	0.75
Canadian Equity Small Cap (iA)	-	100	48708	1.77	38708	2.03	0.30	-	-	-
Fidelity Canadian Opportunities	-	100	47908	1.64	37908	1.91	0.30	-	-	-
Canadian Equity Small Cap (QV)	-	100	44098	1.78	34098	2.16	0.30	-	-	-
North American Equity (iA)	-	100	46008	1.67	36008	1.87	0.30	-	-	-

(1) The F-Class fee option is not available in RESP My Education+ contracts.

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MER* = Estimated Management Expense Ratio, excluding guarantee fee GUARANTEE* = Guarantee fee rate F-CLASS = Periodic Advisory Fees	Asset Allocation (%)		IAG SAVINGS AND RETIREMENT PLAN (IAG SRP)							
	Income	Equities	Classic Series 75/75 ⁽¹⁾		Series 75/100			Ecoflex Series 100/100		
			F-CLASS	MER (%)	F-CLASS	MER (%)	GUARANTEE (%)	F-CLASS	MER (%)	GUARANTEE (%)
U.S. & INTERNATIONAL EQUITY FUNDS										
Global Equity Index ACWI (BlackRock)	-	100	44578	1.61	34578	1.95	0.30	54578	1.97	0.75
Global Dividend (Dynamic)	-	100	46758	1.91	36758	2.27	0.30	-	-	-
Global Dividend (iA)	-	100	41348	1.52	31348	1.98	0.30	X 51348	X 2.15	X 0.75
Global Equity (iA)	-	100	44228	1.54	34228	1.82	0.30	54228	2.17	0.75
Global Opportunities (Loomis Sayles)	-	100	40198	1.69	30198	2.00	0.30	-	-	-
Global True Conviction (iA)	-	100	44498	1.80	34498	2.13	0.30	-	-	-
Global Equity Opportunistic Value (Wellington)	-	100	43588	1.88	33588	2.22	0.30	-	-	-
Fidelity Global Concentrated Equity	-	100	40088	1.93	30088	2.32	0.30	-	-	-
Fidelity NorthStar®	-	100	48158	1.85	38158	2.16	0.30	58158	2.52	0.75
International Equity Index (BlackRock)	-	100	48508	1.58	38508	1.95	0.30	58508	1.90	0.75
International Equity (iA)	-	100	44218	1.66	34218	1.97	0.30	-	-	-
Fidelity European Equity	-	100	48008	1.89	38008	2.20	0.30	-	-	-
U.S. Equity Index (BlackRock)	-	100	47308	1.57	37308	1.86	0.30	57308	1.87	0.75
Fidelity Insights	-	100	41068	1.90	31068	2.20	0.30	-	-	-
Thematic Innovation (iA)	-	100	42338	1.55	32338	1.71	0.30	52338	1.84	0.75
U.S. Equity (iA)	-	100	44208	1.71	34208	2.08	0.30	54208	1.97	0.75
U.S. Dividend Growth (iA)	-	100	48258	1.50	38258	1.85	0.30	58258	1.81	0.75
SPECIALTY FUNDS										
Fidelity Global Innovators®	-	100	46088	2.15	36088	2.54	0.30	-	-	-
Asian Pacific (iA)	-	100	45008	1.85	35008	2.14	0.30	-	-	-
Emerging Markets (Jarislowsky Fraser)	-	100	41048	2.14	31048	2.41	0.30	-	-	-
Global Health Care (Renaissance)	-	100	47858	2.18	37858	2.37	0.30	-	-	-
Global Infrastructure (Dynamic)	-	100	41078	1.97	31078	2.13	0.30	-	-	-
Real Estate Income (iA)	-	100	45658	1.79	35658	2.05	0.30	-	-	-
U.S. DAQ Index (iA)	-	100	48608	1.82	38608	1.97	0.30	-	-	-
INDEXIA FUNDS - Stand-Alone										
Indexia Bond (iA)	100	-	43628	1.50	33628	1.89	0.10	53628	1.89	0.25
Indexia Canadian Equity (iA)	-	100	43638	1.33	33638	1.71	0.30	-	-	-
Indexia U.S. Equity (iA)	-	100	43648	1.29	33648	1.68	0.30	-	-	-
Indexia Global Equity (iA)	-	100	43658	1.34	33658	1.73	0.30	-	-	-
INDEXIA FUNDS - Managed Solutions										
Indexia Prudent (iA)	70	30	40028	1.09	30028	1.54	0.10	-	-	-
Indexia Moderate (iA)	55	45	40038	1.11	30038	1.53	0.10	-	-	-
Indexia Balanced (iA)	40	60	40048	1.14	30048	1.54	0.10	-	-	-
Indexia Growth (iA)	25	75	40058	1.14	30058	1.54	0.20	-	-	-
Indexia Aggressive (iA)	10	90	40068	1.16	30068	1.54	0.20	-	-	-

(1) The F-Class fee option is not available in RESP My Education+ contracts.

* Fees indicated are those withdrawn as at July 21, 2025, and are subject to change at any time. To see management expense ratios and fund fee rates as at December 31, refer to the *Fund Facts* (IAG SRP: F14-10A).

  Only for the contract and series outlined in red, this fund is no longer available for new deposits and interfund transfers. Existing pre-authorized deposits (PADs) remain in effect (except those related to RESP contracts); however, their amount cannot be increased.

F-Class – Prestige preferential pricing, level 300

Fund codes, management expense ratios and guarantees

July 2025

MER* = Estimated Management Expense Ratio, excluding guarantee fee GUARANTEE* = Guarantee fee rate F-CLASS = Periodic Advisory Fees	Asset Allocation (%)		 CLASSIC SERIES 75/75 PRESTIGE 300 ⁽¹⁾ (IAG SRP)			 SERIES 75/100 PRESTIGE 300 (IAG SRP)			
	Income	Equities	F-CLASS	Reduction (%)	Reduced MER 75/75 Prestige 300 (%)	F-CLASS	Reduction (%)	Reduced MER 75/100 Prestige 300 (%)	GUARANTEE (%)
ESG FUNDS									
SRI Moderate (Inhance)	65	35	41089	-0.24	1.39	31089	-0.50	1.48	0.10
SRI Balanced (Inhance)	45	55	44259	-0.11	1.61	34259	-0.37	1.58	0.10
SRI Growth (Inhance)	35	65	41099	-0.17	1.64	31099	-0.37	1.72	0.10
Sustainable Balanced Portfolio (iA)	50	50	49489	-0.05	1.52	39489	-0.24	1.67	0.10
Fidelity Climate Leadership Balanced™	40	60	49469	-0.16	1.73	39469	-0.22	1.90	0.10
Sustainable Canadian Equity (iA)	-	100	49479	-0.32	1.35	39479	-0.42	1.51	0.30
Climate Strategy (Wellington)	-	100	49459	-0.13	1.75	39459	-0.27	1.92	0.30
FOCUS FUNDS (iA)									
Focus Prudent (iA)	70	30	46059	-0.04	1.39	36059	-0.22	1.50	0.10
Focus Moderate (iA)	55	45	46159	-0.09	1.43	36159	-0.15	1.59	0.10
Focus Balanced (iA)	40	60	46259	-0.09	1.48	36259	-0.04	1.67	0.10
Focus Growth (iA)	25	75	46359	-0.19	1.39	36359	-0.12	1.72	0.10
Focus Aggressive (iA)	10	90	46459	-0.18	1.56	36459	-0.02	1.83	0.20
INCOME FUNDS									
Money Market (iA)	100	-	46609	-0.02	1.03	36609	0.03	1.27	0.10
Short Term Bond (iA)	100	-	47009	-0.14	1.57	37009	-0.26	1.65	0.10
Bond (iA)	100	-	46109	-0.13	1.42	36109	-0.15	1.54	0.10
Canadian Corporate Bond (iA)	100	-	44569	-0.12	1.55	34569	-0.16	1.66	0.10
Core Plus Bond (Agile)	100	-	44269	-0.09	1.63	34269	-0.20	1.79	0.10
Fixed Income Managed Portfolio (iA)	100	-	46039	-0.13	1.72	36039	-0.03	1.92	0.10
Global Multisector Bond (Loomis Sayles)	100	-	46049	-0.06	1.82	36049	-0.17	2.05	0.10
Global Fixed Income (PIMCO)	100	-	44179	-0.15	1.80	34179	-0.17	1.98	0.10
INCOME FUNDS - Specialty									
Floating Rate Income (Loomis Sayles)	100	-	41059	-0.15	1.53	31059	0.00	1.81	0.10
Strategic Corporate Bond (iA)	100	-	44509	-0.11	0.98	34509	-0.11	1.17	0.10
Fidelity American High Yield Currency Neutral	100	-	44189	-0.13	2.00	34189	-0.12	2.17	0.10
DIVERSIFIED FUNDS									
Diversified Security (iA)	70	30	48309	-0.10	1.40	38309	-0.09	1.60	0.10
Diversified (iA)	50	50	46709	-0.21	1.24	36709	-0.27	1.33	0.10
Diversified Opportunity (iA)	30	70	48409	-0.33	1.24	38409	-0.26	1.44	0.10
Strategic Income (iA)	40	60	44529	-0.34	1.14	34529	-0.46	1.16	0.10
Global Diversified (Loomis Sayles)	40	60	45859	-0.16	1.44	35859	-0.22	1.48	0.10
Global Growth and Income (iA)	50	50	43619	-0.16	1.54	33619	-0.13	1.73	0.20
Fidelity Global Monthly Income	50	50	40079	-0.12	1.74	30079	-0.24	1.82	0.10
Fidelity Multi-Asset Innovation	40	60	46099	-0.08	1.78	36099	-0.10	1.88	0.20
Global Asset Allocation Security (iA)	70	30	40119	-0.12	1.53	30119	-0.13	1.73	0.10
Global Asset Allocation (iA)	50	50	40129	-0.20	1.47	30129	-0.30	1.71	0.10
Global Asset Allocation Opportunity (iA)	25	75	40139	-0.30	1.38	30139	-0.29	1.75	0.20
CANADIAN EQUITY FUNDS									
Strategic Equity Income (iA)	-	100	48059	-0.37	0.92	38059	-0.55	1.02	0.20
Dividend Growth (iA)	-	100	46959	-0.38	1.00	36959	-0.47	1.18	0.20
Canadian Equity Index (iA)	-	100	47059	-0.29	1.08	37059	-0.44	1.27	0.30
Fidelity True North®	-	100	47809	-0.09	1.49	37809	-0.14	1.79	0.30
Canadian Equity Growth (iA)	-	100	47259	-0.29	1.15	37259	-0.36	1.33	0.30
Canadian Equity Small Cap (iA)	-	100	48709	-0.32	1.45	38709	-0.40	1.63	0.30
Fidelity Canadian Opportunities	-	100	47909	-0.29	1.35	37909	-0.22	1.69	0.30
Canadian Equity Small Cap (QV)	-	100	44099	-0.19	1.59	34099	-0.31	1.85	0.30
North American Equity (iA)	-	100	46009	-0.35	1.32	36009	-0.28	1.59	0.30

(1) The F-Class fee option is not available in RESP My Education+ contracts.

* Fees indicated are those withdrawn as at July 21, 2025, and are subject to change at any time. To see management expense ratios and fund fee rates as at December 31, refer to the *Fund Facts* (IAG SRP: F14-10A).

MER* = Estimated Management Expense Ratio, excluding guarantee fee GUARANTEE* = Guarantee fee rate F-CLASS = Periodic Advisory Fees	Asset Allocation (%)		300 CLASSIC SERIES 75/75 PRESTIGE 300 ⁽¹⁾ (IAG SRP)			300 SERIES 75/100 PRESTIGE 300 (IAG SRP)			
	Income	Equities	F-CLASS	Reduction (%)	Reduced MER 75/75 Prestige 300 (%)	F-CLASS	Reduction (%)	Reduced MER 75/100 Prestige 300 (%)	GUARANTEE (%)
U.S. & INTERNATIONAL EQUITY FUNDS									
Global Equity Index ACWI (BlackRock)	-	100	44579	-0.27	1.34	34579	-0.40	1.55	0.30
Global Dividend (Dynamic)	-	100	46759	-0.28	1.63	36759	-0.37	1.90	0.30
Global Dividend (iA)	-	100	41349	-0.25	1.27	31349	-0.50	1.48	0.30
Global Equity (iA)	-	100	44229	-0.36	1.18	34229	-0.32	1.50	0.30
Global Opportunities (Loomis Sayles)	-	100	40199	-0.27	1.42	30199	-0.09	1.91	0.30
Global True Conviction (iA)	-	100	44499	-0.51	1.29	34499	-0.53	1.60	0.30
Global Equity Opportunistic Value (Wellington)	-	100	43589	-0.12	1.76	33589	-0.30	1.92	0.30
Fidelity Global Concentrated Equity	-	100	40089	-0.24	1.69	30089	-0.26	2.06	0.30
Fidelity NorthStar®	-	100	48159	-0.30	1.55	38159	-0.23	1.93	0.30
International Equity Index (BlackRock)	-	100	48509	-0.17	1.41	38509	-0.40	1.55	0.30
International Equity (iA)	-	100	44219	-0.19	1.47	34219	-0.26	1.71	0.30
Fidelity European Equity	-	100	48009	-0.16	1.73	38009	-0.16	2.04	0.30
U.S. Equity Index (BlackRock)	-	100	47309	-0.04	1.53	37309	-0.25	1.61	0.30
Fidelity Insights	-	100	41069	-0.11	1.79	31069	-0.45	1.75	0.30
Thematic Innovation (iA)	-	100	42339	-0.43	1.12	32339	-0.39	1.32	0.30
U.S. Equity (iA)	-	100	44209	-0.25	1.46	34209	-0.41	1.67	0.30
U.S. Dividend Growth (iA)	-	100	48259	-0.31	1.19	38259	-0.27	1.58	0.30
SPECIALTY FUNDS									
Fidelity Global Innovators®	-	100	46089	-0.25	1.90	36089	-0.27	2.27	0.30
Asian Pacific (iA)	-	100	45009	-0.22	1.63	35009	-0.30	1.84	0.30
Emerging Markets (Jarislowsky Fraser)	-	100	41049	-0.13	2.01	31049	-0.31	2.10	0.30
Global Health Care (Renaissance)	-	100	47859	-0.09	2.09	37859	-0.25	2.12	0.30
Global Infrastructure (Dynamic)	-	100	41079	-0.21	1.76	31079	-0.28	1.85	0.30
Real Estate Income (iA)	-	100	45659	-0.52	1.27	35659	-0.44	1.61	0.30
U.S. DAQ Index (iA)	-	100	48609	-0.17	1.65	38609	-0.43	1.54	0.30
INDEXIA FUNDS - Stand-Alone									
Indexia Bond (iA)	100	-	43629	-0.06	1.44	33629	-0.09	1.80	0.10
Indexia Canadian Equity (iA)	-	100	43639	-0.08	1.25	33639	-0.11	1.60	0.30
Indexia U.S. Equity (iA)	-	100	43649	-0.07	1.22	33649	-0.11	1.57	0.30
Indexia Global Equity (iA)	-	100	43659	-0.07	1.27	33659	-0.11	1.62	0.30
INDEXIA FUNDS - Managed Solutions									
Indexia Prudent (iA)	70	30	40029	-0.10	0.99	30029	-0.09	1.45	0.10
Indexia Moderate (iA)	55	45	40039	-0.03	1.08	30039	-0.10	1.43	0.10
Indexia Balanced (iA)	40	60	40049	-0.07	1.07	30049	-0.11	1.43	0.10
Indexia Growth (iA)	25	75	40059	-0.06	1.08	30059	-0.23	1.31	0.20
Indexia Aggressive (iA)	10	90	40069	-0.09	1.07	30069	-0.23	1.31	0.20

(1) The F-Class fee option is not available in RESP My Education+ contracts.

* Fees indicated are those withdrawn as at July 21, 2025, and are subject to change at any time. To see management expense ratios and fund fee rates as at December 31, refer to the *Fund Facts* (IAG SRP: F14-10A).

F-Class – Prestige preferential pricing, level 500

Fund codes, management expense ratios and guarantees

July 2025

MER* = Estimated Management Expense Ratio, excluding guarantee fee GUARANTEE* = Guarantee fee rate F-CLASS = Periodic Advisory Fees	Asset Allocation (%)		 CLASSIC SERIES 75/75 PRESTIGE 500 ⁽¹⁾ (IAG SRP)			 SERIES 75/100 PRESTIGE 500 (IAG SRP)			
	Income	Equities	F-CLASS	Reduction vs. regular MER (%)	Reduced MER 75/75 Prestige 500 (%)	F-CLASS	Reduction vs. regular MER (%)	Reduced MER 75/100 Prestige 500 (%)	GUARANTEE (%)
ESG FUNDS									
SRI Moderate (Inhance)	65	35	4108F	-0.37	1.26	3108F	-0.52	1.46	0.10
SRI Balanced (Inhance)	45	55	4425F	-0.26	1.46	3425F	-0.37	1.58	0.10
SRI Growth (Inhance)	35	65	4109F	-0.34	1.47	3109F	-0.53	1.56	0.10
Sustainable Balanced Portfolio (iA)	50	50	4948F	-0.25	1.32	3948F	-0.40	1.51	0.10
Fidelity Climate Leadership Balanced™	40	60	4946F	-0.34	1.55	3946F	-0.40	1.72	0.10
Sustainable Canadian Equity (iA)	-	100	4947F	-0.51	1.16	3947F	-0.59	1.34	0.30
Climate Strategy (Wellington)	-	100	4945F	-0.31	1.57	3945F	-0.45	1.74	0.30
FOCUS FUNDS (iA)									
Focus Prudent (iA)	70	30	4605F	-0.29	1.14	3605F	-0.36	1.36	0.10
Focus Moderate (iA)	55	45	4615F	-0.23	1.29	3615F	-0.28	1.46	0.10
Focus Balanced (iA)	40	60	4625F	-0.24	1.33	3625F	-0.20	1.51	0.10
Focus Growth (iA)	25	75	4635F	-0.20	1.38	3635F	-0.25	1.59	0.10
Focus Aggressive (iA)	10	90	4645F	-0.34	1.40	3645F	-0.17	1.68	0.20
INCOME FUNDS									
Money Market (iA)	100	-	4660F	0.03	1.08	3660F	-0.08	1.16	0.10
Short Term Bond (iA)	100	-	4700F	-0.26	1.45	3700F	-0.37	1.54	0.10
Bond (iA)	100	-	4610F	-0.23	1.32	3610F	-0.28	1.41	0.10
Canadian Corporate Bond (iA)	100	-	4456F	-0.23	1.44	3456F	-0.28	1.54	0.10
Core Plus Bond (Agile)	100	-	4426F	-0.18	1.54	3426F	-0.30	1.69	0.10
Fixed Income Managed Portfolio (iA)	100	-	4603F	-0.22	1.63	3603F	-0.17	1.78	0.10
Global Multisector Bond (Loomis Sayles)	100	-	4604F	-0.30	1.58	3604F	-0.27	1.95	0.10
Global Fixed Income (PIMCO)	100	-	4417F	-0.19	1.76	3417F	-0.16	1.99	0.10
INCOME FUNDS - Specialty									
Floating Rate Income (Loomis Sayles)	100	-	4105F	-0.25	1.43	3105F	-0.10	1.71	0.10
Strategic Corporate Bond (iA)	100	-	4450F	-0.22	0.87	3450F	-0.21	1.07	0.10
Fidelity American High Yield Currency Neutral	100	-	4418F	-0.34	1.79	3418F	-0.22	2.07	0.10
DIVERSIFIED FUNDS									
Diversified Security (iA)	70	30	4830F	-0.25	1.25	3830F	-0.24	1.45	0.10
Diversified (iA)	50	50	4670F	-0.36	1.09	3670F	-0.30	1.30	0.10
Diversified Opportunity (iA)	30	70	4840F	-0.49	1.08	3840F	-0.41	1.29	0.10
Strategic Income (iA)	40	60	4452F	-0.51	0.97	3452F	-0.53	1.09	0.10
Global Diversified (Loomis Sayles)	40	60	4585F	-0.30	1.30	3585F	-0.31	1.39	0.10
Global Growth and Income (iA)	50	50	4361F	-0.31	1.39	3361F	-0.29	1.57	0.20
Fidelity Global Monthly Income	50	50	4007F	-0.29	1.57	3007F	-0.39	1.67	0.10
Fidelity Multi-Asset Innovation	40	60	4609F	-0.25	1.61	3609F	-0.22	1.76	0.20
Global Asset Allocation Security (iA)	70	30	4011F	-0.27	1.38	3011F	-0.29	1.57	0.10
Global Asset Allocation (iA)	50	50	4012F	-0.34	1.33	3012F	-0.46	1.55	0.10
Global Asset Allocation Opportunity (iA)	25	75	4013F	-0.33	1.35	3013F	-0.44	1.60	0.20
CANADIAN EQUITY FUNDS									
Strategic Equity Income (iA)	-	100	4805F	-0.54	0.75	3805F	-0.72	0.85	0.20
Dividend Growth (iA)	-	100	4695F	-0.56	0.82	3695F	-0.65	1.00	0.20
Canadian Equity Index (iA)	-	100	4705F	-0.48	0.89	3705F	-0.63	1.08	0.30
Fidelity True North®	-	100	4780F	-0.32	1.26	3780F	-0.36	1.57	0.30
Canadian Equity Growth (iA)	-	100	4725F	-0.47	0.97	3725F	-0.64	1.05	0.30
Canadian Equity Small Cap (iA)	-	100	4870F	-0.50	1.27	3870F	-0.58	1.45	0.30
Fidelity Canadian Opportunities	-	100	4790F	-0.37	1.27	3790F	-0.41	1.50	0.30
Canadian Equity Small Cap (QV)	-	100	4409F	-0.27	1.51	3409F	-0.64	1.52	0.30
North American Equity (iA)	-	100	4600F	-0.56	1.11	3600F	-0.47	1.40	0.30

(1) The F-Class fee option is not available in RESP My Education+ contracts.

* Fees indicated are those withdrawn as at July 21, 2025, and are subject to change at any time. To see management expense ratios and fund fee rates as at December 31, refer to the *Fund Facts* (IAG SRP: F14-10A).

MER* = Estimated Management Expense Ratio, excluding guarantee fee GUARANTEE* = Guarantee fee rate F-CLASS = Periodic Advisory Fees	Asset Allocation (%)		 CLASSIC SERIES 75/75 PRESTIGE 500 ⁽¹⁾ (IAG SRP)			 SERIES 75/100 PRESTIGE 500 (IAG SRP)			
	Income	Equities	F-CLASS	Reduction vs. regular MER (%)	Reduced MER 75/75 Prestige 500 (%)	F-CLASS	Reduction vs. regular MER (%)	Reduced MER 75/100 Prestige 500 (%)	GUARANTEE (%)
U.S. & INTERNATIONAL EQUITY FUNDS									
Global Equity Index ACWI (BlackRock)	-	100	4457F	-0.47	1.14	3457F	-0.57	1.38	0.30
Global Dividend (Dynamic)	-	100	4675F	-0.35	1.56	3675F	-0.54	1.73	0.30
Global Dividend (iA)	-	100	4134F	-0.41	1.11	3134F	-0.81	1.17	0.30
Global Equity (iA)	-	100	4422F	-0.43	1.11	3422F	-0.50	1.32	0.30
Global Opportunities (Loomis Sayles)	-	100	4019F	-0.33	1.36	3019F	-0.42	1.58	0.30
Global True Conviction (iA)	-	100	4449F	-0.57	1.23	3449F	-0.70	1.43	0.30
Global Equity Opportunistic Value (Wellington)	-	100	4358F	-0.28	1.60	3358F	-0.63	1.59	0.30
Fidelity Global Concentrated Equity	-	100	4008F	-0.28	1.65	3008F	-0.43	1.89	0.30
Fidelity NorthStar®	-	100	4815F	-0.41	1.44	3815F	-0.41	1.75	0.30
International Equity Index (BlackRock)	-	100	4850F	-0.25	1.33	3850F	-0.60	1.35	0.30
International Equity (iA)	-	100	4421F	-0.44	1.22	3421F	-0.43	1.54	0.30
Fidelity European Equity	-	100	4800F	-0.35	1.54	3800F	-0.34	1.86	0.30
U.S. Equity Index (BlackRock)	-	100	4730F	-0.32	1.25	3730F	-0.43	1.43	0.30
Fidelity Insights	-	100	4106F	-0.30	1.60	3106F	-0.57	1.63	0.30
Thematic Innovation (iA)	-	100	4233F	-0.53	1.02	3233F	-0.51	1.20	0.30
U.S. Equity (iA)	-	100	4420F	-0.43	1.28	3420F	-0.71	1.37	0.30
U.S. Dividend Growth (iA)	-	100	4825F	-0.43	1.07	3825F	-0.52	1.33	0.30
SPECIALTY FUNDS									
Fidelity Global Innovators®	-	100	4608F	-0.32	1.83	3608F	-0.60	1.94	0.30
Asian Pacific (iA)	-	100	4500F	-0.30	1.55	3500F	-0.48	1.66	0.30
Emerging Markets (Jarislowsky Fraser)	-	100	4104F	-0.34	1.80	3104F	-0.50	1.91	0.30
Global Health Care (Renaissance)	-	100	4785F	-0.27	1.91	3785F	-0.59	1.78	0.30
Global Infrastructure (Dynamic)	-	100	4107F	-0.28	1.69	3107F	-0.45	1.68	0.30
Real Estate Income (iA)	-	100	4565F	-0.62	1.17	3565F	-0.66	1.39	0.30
U.S. DAQ Index (iA)	-	100	4860F	-0.31	1.51	3860F	-0.69	1.28	0.30
INDEXIA FUNDS - Stand-Alone									
 Indexia Bond (iA)	100	-	4362F	-0.22	1.28	3362F	-0.24	1.65	0.10
 Indexia Canadian Equity (iA)	-	100	4363F	-0.24	1.09	3363F	-0.24	1.47	0.30
 Indexia U.S. Equity (iA)	-	100	4364F	-0.23	1.06	3364F	-0.24	1.44	0.30
 Indexia Global Equity (iA)	-	100	4365F	-0.23	1.11	3365F	-0.24	1.49	0.30
INDEXIA FUNDS - Managed Solutions									
Indexia Prudent (iA)	70	30	4002F	-0.16	0.93	3002F	-0.25	1.29	0.10
Indexia Moderate (iA)	55	45	4003F	-0.19	0.92	3003F	-0.26	1.27	0.10
Indexia Balanced (iA)	40	60	4004F	-0.22	0.92	3004F	-0.28	1.26	0.10
Indexia Growth (iA)	25	75	4005F	-0.21	0.93	3005F	-0.38	1.16	0.20
Indexia Aggressive (iA)	10	90	4006F	-0.24	0.92	3006F	-0.24	1.30	0.20

(1) The F-Class fee option is not available in RESP My Education+ contracts.

* Fees indicated are those withdrawn as at July 21, 2025, and are subject to change at any time. To see management expense ratios and fund fee rates as at December 31, refer to the *Fund Facts* (IAG SRP: F14-10A).

RESP My Education, Ecoflex and Ecoflextra – Fund codes

July 2025

DSC* = Deferred Sales Charge (Client's sales charge)
 CB 3 years = Charge Back over 3 years (Agent's charge)
 CB 5 years* = Charge Back over 5 years (Agent's charge)
 FEL = Front-End Load
 NL = No Load
 * Available only for deposits made before age 80.

	ECOFLEXTRA						IAG SRP			ECOFLEX / My Education ^{(1) (3)}			
	Classic Series 75/75 ⁽¹⁾				Guaranteed Surrender Series ⚠			Ecoflextra Series 75/100 ⚠					
	⊖ DSC	CB 3 years	CB 5 years	FEL	⊖ DSC	CB 3 years	FEL	⊖ DSC	CB 3 years	FEL	⊖ DSC	CB 3 years	NL
DSC* = Deferred Sales Charge (Client's sales charge) CB 3 years = Charge Back over 3 years (Agent's charge) CB 5 years* = Charge Back over 5 years (Agent's charge) FEL = Front-End Load NL = No Load * Available only for deposits made before age 80.													
ESG FUNDS													
SRI Moderate (Inhance)	11080	11081	11083	11085	-	-	-	-	-	-	1080	1081	1082
SRI Balanced (Inhance)	14250	14251	14253	14255	-	-	-	-	-	-	4250	4251	4252
SRI Growth (Inhance)	11090	11091	11093	11095	-	-	-	-	-	-	1090	1091	1092
Sustainable Balanced Portfolio (iA)	19480	19481	19483	19485	-	-	-	-	-	-	-	-	-
Fidelity Climate Leadership Balanced™	19460	19461	19463	19465	-	-	-	-	-	-	-	-	-
Sustainable Canadian Equity (iA)	19470	19471	19473	19475	-	-	-	-	-	-	-	-	-
Climate Strategy (Wellington)	19450	19451	19453	19455	-	-	-	-	-	-	-	-	-
FOCUS FUNDS (iA)													
Focus Prudent (iA)	16050	16051	16053	16055	-	-	-	-	-	-	605	606	607
Focus Moderate (iA)	16150	16151	16153	16155	-	-	-	-	-	-	615	616	617
Focus Balanced (iA)	16250	16251	16253	16255	-	-	-	-	-	-	625	626	627
Focus Growth (iA)	16350	16351	16353	16355	-	-	-	-	-	-	635	636	637
Focus Aggressive (iA)	16450	16451	16453	16455	-	-	-	-	-	-	645	646	647
DISCIPLINED FUNDS (iA)													
Disciplined Prudent (iA)	-	-	-	-	20150	20151	20155	60150	60151	60155	-	-	-
Disciplined Moderate (iA)	-	-	-	-	20160	20161	20165	60160	60161	60165	-	-	-
Disciplined Balanced (iA)	-	-	-	-	20170	20171	20175	60170	60171	60175	-	-	-
Disciplined Growth (iA)	-	-	-	-	20180	20181	20185	60180	60181	60185	-	-	-
INCOME FUNDS													
Money Market (iA) ⁽²⁾	16600	16601	16603	16605	26600	26601	26605	66600	66601	66605	660	661	662
Short Term Bond (iA)	17000	17001	17003	17005	27000	27001	27005	67000	67001	67005	700	701	702
Bond (iA) ⁽²⁾	16100	16101	16103	16105	-	-	-	66100	66101	66105	610	611	612
Disciplined Bond (iA)	-	-	-	-	20140	20141	20145	60140	60141	60145	-	-	-
Canadian Corporate Bond (iA)	14560	14561	14563	14565	-	-	-	-	-	-	-	-	-
Core Plus Bond (Agile)	14260	14261	14263	14265	-	-	-	-	-	-	4260	4261	4262
Fixed Income Managed Portfolio (iA)	16030	16031	16033	16035	-	-	-	-	-	-	-	-	-
Global Multisector Bond (Loomis Sayles)	16040	16041	16043	16045	-	-	-	-	-	-	-	-	-
INCOME FUNDS – Specialty													
Floating Rate Income (Loomis Sayles)	11050	11051	11053	11055	-	-	-	-	-	-	-	-	-
Strategic Corporate Bond (iA)	14500	14501	14503	14505	-	-	-	-	-	-	-	-	-
Fidelity American High Yield Currency Neutral	14180	14181	14183	14185	-	-	-	-	-	-	-	-	-
DIVERSIFIED FUNDS													
Diversified Security (iA)	18300	18301	18303	18305	-	-	-	-	-	-	830	831	832
Diversified (iA) ⁽²⁾	16700	16701	16703	16705	-	-	-	-	-	-	670	671	672
Diversified Opportunity (iA)	18400	18401	18403	18405	-	-	-	-	-	-	840	841	842
Strategic Income (iA)	14520	14521	14523	14525	-	-	-	-	-	-	4520	4521	4522
Global Diversified (Loomis Sayles)	15850	15851	15853	15855	-	-	-	-	-	-	X 585	X 586	X 587
Global Growth and Income (iA)	13610	13611	13613	13615	-	-	-	-	-	-	-	-	-
Fidelity Global Monthly Income	10070	10071	10073	10075	-	-	-	-	-	-	-	-	-
Fidelity Multi-Asset Innovation	16090	16091	16093	16095	-	-	-	-	-	-	-	-	-
Global Asset Allocation Security (iA)	10110	10111	10113	10115	-	-	-	-	-	-	-	-	-
Global Asset Allocation (iA)	10120	10121	10123	10125	-	-	-	-	-	-	-	-	-
Global Asset Allocation Opportunity (iA)	10130	10131	10133	10135	-	-	-	-	-	-	-	-	-

(1) Classic Series 75/75 in the Ecoflextra product, Ecoflex and RESP My Education contracts are not available for new sales, but are available for new investments (deposit) in existing contracts.

(2) Ecoflex contracts issued prior to January 1997 and which are still under Guarantee 1 only have access to funds with the note (2).

(3) Fund codes beginning with the number 1 are for Ecoflex contracts issued between November 5, 2001 and December 31, 2010 (Guarantee 5).

 **New**  Only for the contract and series outlined in red, this fund is no longer available for new deposits and interfund transfers. Existing pre-authorized deposits (PADs) remain in effect (except those related to RESP contracts); however, their amount cannot be increased.

 The DSC option is no longer available for new deposits, as mandated by the insurance regulatory authorities.

 The IAG SRP Ecoflextra 75/100 Series and Guaranteed Surrender Series are not available for new sales or new investments (deposits) in existing contracts. In addition, for contracts issued between April 1 and August 17, 2012, interfund transfers between the Ecoflextra Series are only permitted between the following funds: Money Market (iA), Short Term Bond (iA), Disciplined Bond (iA) and Disciplined Prudent (iA).

DSC* = Deferred Sales Charge (Client's sales charge)
 CB 3 years = Charge Back over 3 years (Agent's charge)
 CB 5 years* = Charge Back over 5 years (Agent's charge)
 FEL = Front-End Load
 NL = No Load
 * Available only for deposits made before age 80.

	ECOFLEXTRA						IAG SRP			ECOFLEX / My Education ⁽¹⁾⁽³⁾			
	Classic Series 75/75 ⁽¹⁾				Guaranteed Surrender Series ⚠			Ecoflextra Series 75/100 ⚠					
	⊖ DSC	CB 3 years	CB 5 years	FEL	⊖ DSC	CB 3 years	FEL	⊖ DSC	CB 3 years	FEL	⊖ DSC	CB 3 years	NL
CANADIAN EQUITY FUNDS													
Canadian Disciplined Equity (iA)	-	-	-	-	20240	20241	20245	✗ 60240	✗ 60241	✗ 60245	-	-	-
Strategic Equity Income (iA)	18050	18051	18053	18055	-	-	-	-	-	-	805	806	807
Dividend Growth (iA)	16950	16951	16953	16955	-	-	-	-	-	-	695	696	697
Canadian Equity Index (iA)	17050	17051	17053	17055	27050	27051	27055	✗ 67050	✗ 67051	✗ 67055	705	706	707
Fidelity True North®	17800	17801	17803	17805	-	-	-	-	-	-	780	781	782
Canadian Equity Growth (iA)	17250	17251	17253	17255	-	-	-	-	-	-	725	726	727
Canadian Equity Small Cap (iA)	18700	18701	18703	18705	-	-	-	-	-	-	-	-	-
Fidelity Canadian Opportunities	17900	17901	17903	17905	-	-	-	-	-	-	✗ 790	✗ 791	✗ 792
Canadian Equity Small Cap (QV)	14090	14091	14093	14095	-	-	-	-	-	-	-	-	-
North American Equity (iA) ⁽²⁾	16000	16001	16003	16005	-	-	-	-	-	-	600	601	602
U.S. & INTERNATIONAL EQUITY FUNDS													
Global Disciplined Equity (iA)	-	-	-	-	20250	20251	20255	✗ 60250	✗ 60251	✗ 60255	-	-	-
Global Equity Index ACWI (BlackRock)	14570	14571	14573	14575	-	-	-	-	-	-	4570	4571	4572
Global Dividend (Dynamic)	16750	16751	16753	16755	-	-	-	-	-	-	675	676	677
Global Dividend (iA)	11340	11341	11343	11345	-	-	-	-	-	-	-	-	-
Global Equity (iA)	14220	14221	14223	14225	-	-	-	-	-	-	4220	4221	4222
Global Opportunities (Loomis Sayles)	10190	10191	10193	10195	-	-	-	-	-	-	✗ 1190	✗ 1191	✗ 1192
Global Equity Opportunistic Value (Wellington)	13580	13581	13583	13585	-	-	-	-	-	-	-	-	-
Fidelity Global Concentrated Equity	10080	10081	10083	10085	-	-	-	-	-	-	-	-	-
Fidelity NorthStar®	18150	18151	18153	18155	-	-	-	-	-	-	815	816	817
International Disciplined Equity (iA)	-	-	-	-	20260	20261	20265	-	-	-	-	-	-
International Equity Index (BlackRock)	18500	18501	18503	18505	28500	28501	28505	-	-	-	850	851	852
International Equity (iA) ⁽²⁾	14210	14211	14213	14215	-	-	-	-	-	-	4210	4211	4212
Fidelity European Equity	18000	18001	18003	18005	-	-	-	-	-	-	✗ 800	✗ 801	✗ 802
U.S. Disciplined Equity (iA)	-	-	-	-	20270	20271	20275	✗ 60270	✗ 60271	✗ 60275	-	-	-
U.S. Equity Index (BlackRock)	17300	17301	17303	17305	27300	27301	27305	-	-	-	730	731	732
Fidelity Insights	11060	11061	11063	11065	-	-	-	-	-	-	-	-	-
Thematic Innovation (iA)	12330	12331	12333	12335	-	-	-	-	-	-	✗ 2330	✗ 2331	✗ 2332
U.S. Equity (iA)	14200	14201	14203	14205	-	-	-	-	-	-	4200	4201	4202
U.S. Dividend Growth (iA) ⁽²⁾	18250	18251	18253	18255	-	-	-	-	-	-	825	826	827
SPECIALTY FUNDS													
Fidelity Global Innovators®	16080	16081	16083	16085	-	-	-	-	-	-	-	-	-
Asian Pacific (iA)	15000	15001	15003	15005	-	-	-	-	-	-	✗ 100 - 500	✗ 101 - 501	✗ 102 - 502
Emerging Markets (Jarislowsky Fraser) ⁽²⁾	11040	11041	11043	11045	-	-	-	-	-	-	✗ 1045 - 1040	✗ 1046 - 1041	✗ 1047 - 1042
Global Health Care (Renaissance)	17850	17851	17853	17855	-	-	-	-	-	-	✗ 785	✗ 786	✗ 787
Global Infrastructure (Dynamic)	11070	11071	11073	11075	-	-	-	-	-	-	-	-	-
Real Estate Income (iA)	15650	15651	15653	15655	-	-	-	-	-	-	✗ 565	✗ 566	✗ 567
U.S. DAQ Index (iA)	18600	18601	18603	18605	-	-	-	-	-	-	✗ 160 - 860	✗ 161 - 861	✗ 162 - 862
INDEXIA FUNDS - Stand-Alone													
Indexia Bond (iA)	13620	13621	13623	13625	-	-	-	-	-	-	-	-	-
Indexia Canadian Equity (iA)	13630	13631	13633	13635	-	-	-	-	-	-	-	-	-
Indexia U.S. Equity (iA)	13640	13641	13643	13645	-	-	-	-	-	-	-	-	-
Indexia Global Equity (iA)	13650	13651	13653	13655	-	-	-	-	-	-	-	-	-
INDEXIA FUNDS - Managed Solutions													
Indexia Prudent (iA)	10020	10021	10023	10025	-	-	-	-	-	-	-	-	-
Indexia Moderate (iA)	10030	10031	10033	10035	-	-	-	-	-	-	-	-	-
Indexia Balanced (iA)	10040	10041	10043	10045	-	-	-	-	-	-	-	-	-
Indexia Growth (iA)	10050	10051	10053	10055	-	-	-	-	-	-	-	-	-
Indexia Aggressive (iA)	10060	10061	10063	10065	-	-	-	-	-	-	-	-	-

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 The IAG SRP Ecoflextra 75/100 Series and Guaranteed Surrender Series are not available for new sales or new investments (deposits) in existing contracts. In addition, for contracts issued between April 1 and August 17, 2012, interfund transfers between the Ecoflextra Series are only permitted between the following funds: Money Market (iA), Short Term Bond (iA), Disciplined Bond (iA) and Disciplined Prudent (iA).

RESP My Education, Ecoflex and Ecoflextra – Management expense ratios and guarantees

July 2025

MER* = Estimated Management Expense Ratio GUARANTEE* = Guarantee fee rate	Asset Allocation (%)		ECOFLEXTRA					IAG SRP		ECOFLEX / My Education ^{(1) (2)}
	Income	Equities	Classic Series 75/75 ⁽¹⁾	Guaranteed Surrender Series 				Ecoflextra Series 75/100 		
				before 01-01-09		after 01-01-09				
				MER (%)	GUARANTEE (%)	MER (%)	GUARANTEE (%)	MER (%)	GUARANTEE (%)	
ESG FUNDS										
SRI Moderate (Inhance)	65	35	2.82	-	-	-	-	-	-	3.79
SRI Balanced (Inhance)	45	55	2.86	-	-	-	-	-	-	3.82
SRI Growth (Inhance)	35	65	2.92	-	-	-	-	-	-	3.89
Sustainable Balanced Portfolio (iA)	50	50	2.79	-	-	-	-	-	-	-
Fidelity Climate Leadership Balanced™	40	60	2.99	-	-	-	-	-	-	-
Sustainable Canadian Equity (iA)	-	100	2.79	-	-	-	-	-	-	-
Climate Strategy (Wellington)	-	100	3.02	-	-	-	-	-	-	-
FOCUS FUNDS (iA)										
Focus Prudent (iA)	70	30	2.65	-	-	-	-	-	-	3.17
Focus Moderate (iA)	55	45	2.70	-	-	-	-	-	-	3.30
Focus Balanced (iA)	40	60	2.74	-	-	-	-	-	-	3.32
Focus Growth (iA)	25	75	2.79	-	-	-	-	-	-	3.34
Focus Aggressive (iA)	10	90	2.85	-	-	-	-	-	-	3.39
DISCIPLINED FUNDS (iA)										
Disciplined Prudent (iA)	75	25	-	2.83	0.25	2.83	0.60	2.80	0.60	-
Disciplined Moderate (iA)	60	40	-	2.94	0.35	2.94	0.80	2.90	0.80	-
Disciplined Balanced (iA)	45	55	-	2.94	0.35	2.94	0.80	2.91	0.80	-
Disciplined Growth (iA)	30	70	-	2.94	0.50	2.94	1.00	2.92	1.05	-
INCOME FUNDS										
Money Market (iA) ⁽²⁾	100	-	1.44	1.72	0.25	1.72	0.60	1.70	0.60	1.71
Short Term Bond (iA)	100	-	2.23	2.44	0.25	2.44	0.60	2.42	0.60	2.46
Bond (iA) ⁽²⁾	100	-	2.22	-	-	-	-	2.45	0.60	2.48
Disciplined Bond (iA)	100	-	-	2.44	0.25	2.44	0.60	2.42	0.60	-
Canadian Corporate Bond (iA)	100	-	2.25	-	-	-	-	-	-	-
Core Plus Bond (Agile)	100	-	2.28	-	-	-	-	-	-	2.84
Fixed Income Managed Portfolio (iA)	100	-	2.46	-	-	-	-	-	-	-
Global Multisector Bond (Loomis Sayles)	100	-	2.55	-	-	-	-	-	-	-
INCOME FUNDS - Specialty										
Floating Rate Income (Loomis Sayles)	100	-	2.29	-	-	-	-	-	-	-
Strategic Corporate Bond (iA)	100	-	2.25	-	-	-	-	-	-	-
Fidelity American High Yield Currency Neutral	100	-	2.68	-	-	-	-	-	-	-
DIVERSIFIED FUNDS										
Diversified Security (iA)	70	30	2.64	-	-	-	-	-	-	3.20
Diversified (iA) ⁽²⁾	50	50	2.67	-	-	-	-	-	-	3.21
Diversified Opportunity (iA)	30	70	2.69	-	-	-	-	-	-	3.22
Strategic Income (iA)	40	60	2.56	-	-	-	-	-	-	3.68
Global Diversified (Loomis Sayles)	40	60	2.70	-	-	-	-	-	-	X3.43
Global Growth and Income (iA)	50	50	2.78	-	-	-	-	-	-	-
Fidelity Global Monthly Income	50	50	2.95	-	-	-	-	-	-	-
Fidelity Multi-Asset Innovation	40	60	2.96	-	-	-	-	-	-	-
Global Asset Allocation Security (iA)	70	30	2.77	-	-	-	-	-	-	-
Global Asset Allocation (iA)	50	50	2.78	-	-	-	-	-	-	-
Global Asset Allocation Opportunity (iA)	25	75	2.84	-	-	-	-	-	-	-

(1) Classic Series 75/75 in the Ecoflextra product, Ecoflex and RESP My Education contracts are not available for new sales, but are available for new investments (deposit) in existing contracts.

(2) Ecoflex contracts issued prior to January 1997 and which are still under Guarantee 1 only have access to funds with the note (2).

* Fees indicated are those withdrawn as at July 21, 2025, and are subject to change at any time. To see management expense ratios and fund fee rates as at December 31, refer to the *Fund Facts* (Ecoflextra: F14-1A, Ecoflex: F14-3A, RESP My Education: F14-5A).

 New  Only for the contract and series outlined in red, this fund is no longer available for new deposits and interfund transfers. Existing pre-authorized deposits (PADs) remain in effect (except those related to RESP contracts); however, their amount cannot be increased.

 The IAG SRP Ecoflextra 75/100 Series and Guaranteed Surrender Series are not available for new sales or new investments (deposits) in existing contracts. In addition, for contracts issued between April 1 and August 17, 2012, interfund transfers between the Ecoflextra Series are only permitted between the following funds: Money Market (iA), Short Term Bond (iA), Disciplined Bond (iA) and Disciplined Prudent (iA).

	Asset Allocation (%)		ECOFLEXTRA					IAG SRP		ECOFLEX / My Education ^{(1) (2)}
MER* = Estimated Management Expense Ratio GUARANTEE* = Guarantee fee rate	Income	Equities	Classic Series 75/75 ⁽¹⁾	Guaranteed Surrender Series ⚠				Ecoflextra Series 75/100 ⚠		
				before 01-01-09		after 01-01-09				
			MER (%)	MER (%)	GUARANTEE (%)	MER (%)	GUARANTEE (%)	MER (%)	GUARANTEE (%)	
CANADIAN EQUITY FUNDS										
Canadian Disciplined Equity (iA)	-	100	-	2.85	0.70	2.85	1.20	✖ 2.87	✖ 1.50	-
Strategic Equity Income (iA)	-	100	2.57	-	-	-	-	-	-	2.69
Dividend Growth (iA)	-	100	2.63	-	-	-	-	-	-	2.95
Canadian Equity Index (iA)	-	100	2.73	2.72	0.80	2.72	1.30	✖ 2.82	✖ 1.50	3.08
Fidelity True North®	-	100	2.88	-	-	-	-	-	-	3.76
Canadian Equity Growth (iA)	-	100	2.77	-	-	-	-	-	-	3.07
Canadian Equity Small Cap (iA)	-	100	2.87	-	-	-	-	-	-	-
Fidelity Canadian Opportunities	-	100	2.89	-	-	-	-	-	-	✖ 3.77
Canadian Equity Small Cap (QV)	-	100	3.10	-	-	-	-	-	-	-
North American Equity (iA) ⁽²⁾	-	100	2.77	-	-	-	-	-	-	3.10
U.S. & INTERNATIONAL EQUITY FUNDS										
Global Disciplined Equity (iA)	-	100	-	3.19	0.80	3.19	1.30	✖ 3.44	✖ 1.50	-
Global Equity Index ACWI (BlackRock)	-	100	2.75	-	-	-	-	-	-	3.65
Global Dividend (Dynamic)	-	100	3.01	-	-	-	-	-	-	3.60
Global Dividend (iA)	-	100	2.84	-	-	-	-	-	-	-
Global Equity (iA)	-	100	2.88	-	-	-	-	-	-	3.58
Global Opportunities (Loomis Sayles)	-	100	2.77	-	-	-	-	-	-	✖ 4.02
Global Equity Opportunistic Value (Wellington)	-	100	2.99	-	-	-	-	-	-	-
Fidelity Global Concentrated Equity	-	100	3.08	-	-	-	-	-	-	-
Fidelity NorthStar®	-	100	3.07	-	-	-	-	-	-	3.81
International Disciplined Equity (iA)	-	100	-	3.26	0.80	3.26	1.30	-	-	-
International Equity Index (BlackRock)	-	100	2.76	3.04	0.80	3.04	1.30	-	-	3.11
International Equity (iA) ⁽²⁾	-	100	2.89	-	-	-	-	-	-	3.75
Fidelity European Equity	-	100	2.99	-	-	-	-	-	-	✖ 3.81
U.S. Disciplined Equity (iA)	-	100	-	2.95	0.80	2.95	1.30	✖ 3.18	✖ 1.50	-
U.S. Equity Index (BlackRock)	-	100	2.74	2.93	0.80	2.93	1.30	-	-	3.08
Fidelity Insights	-	100	2.98	-	-	-	-	-	-	-
Thematic Innovation (iA)	-	100	2.66	-	-	-	-	-	-	✖ 4.02
U.S. Equity (iA)	-	100	2.86	-	-	-	-	-	-	3.45
U.S. Dividend Growth (iA) ⁽²⁾	-	100	2.68	-	-	-	-	-	-	3.59
SPECIALTY FUNDS										
Fidelity Global Innovators®	-	100	3.25	-	-	-	-	-	-	-
Asian Pacific (iA)	-	100	2.97	-	-	-	-	-	-	✖ 3.21
Emerging Markets (Jarislowsky Fraser) ⁽²⁾	-	100	3.25	-	-	-	-	-	-	✖ 4.47
Global Health Care (Renaissance)	-	100	3.27	-	-	-	-	-	-	✖ 3.67
Global Infrastructure (Dynamic)	-	100	3.11	-	-	-	-	-	-	-
Real Estate Income (iA)	-	100	2.92	-	-	-	-	-	-	✖ 3.00
U.S. DAQ Index (iA)	-	100	2.96	-	-	-	-	-	-	✖ 3.25
INDEXIA FUNDS - Stand-Alone										
Indexia Bond (iA)	100	-	1.91	-	-	-	-	-	-	-
Indexia Canadian Equity (iA)	-	100	2.17	-	-	-	-	-	-	-
Indexia U.S. Equity (iA)	-	100	2.13	-	-	-	-	-	-	-
Indexia Global Equity (iA)	-	100	2.18	-	-	-	-	-	-	-
INDEXIA FUNDS - Managed Solutions										
Indexia Prudent (iA)	70	30	1.99	-	-	-	-	-	-	-
Indexia Moderate (iA)	55	45	1.97	-	-	-	-	-	-	-
Indexia Balanced (iA)	40	60	1.97	-	-	-	-	-	-	-
Indexia Growth (iA)	25	75	1.98	-	-	-	-	-	-	-
Indexia Aggressive (iA)	10	90	1.99	-	-	-	-	-	-	-

(1) Classic Series 75/75 in the Ecoflextra product, Ecoflex and RESP My Education contracts are not available for new sales, but are available for new investments (deposit) in existing contracts.

(2) Ecoflex contracts issued prior to January 1997 and which are still under Guarantee 1 only have access to funds with the note (2).

* Fees indicated are those withdrawn as at July 21, 2025, and are subject to change at any time. To see management expense ratios and fund fee rates as at December 31, refer to the *Fund Facts* (Ecoflextra: F14-1A, Ecoflex: F14-3A, RESP My Education: F14-5A).

 New  Only for the contract and series outlined in red, this fund is no longer available for new deposits and interfund transfers. Existing pre-authorized deposits (PADs) remain in effect (except those related to RESP contracts); however, their amount cannot be increased.

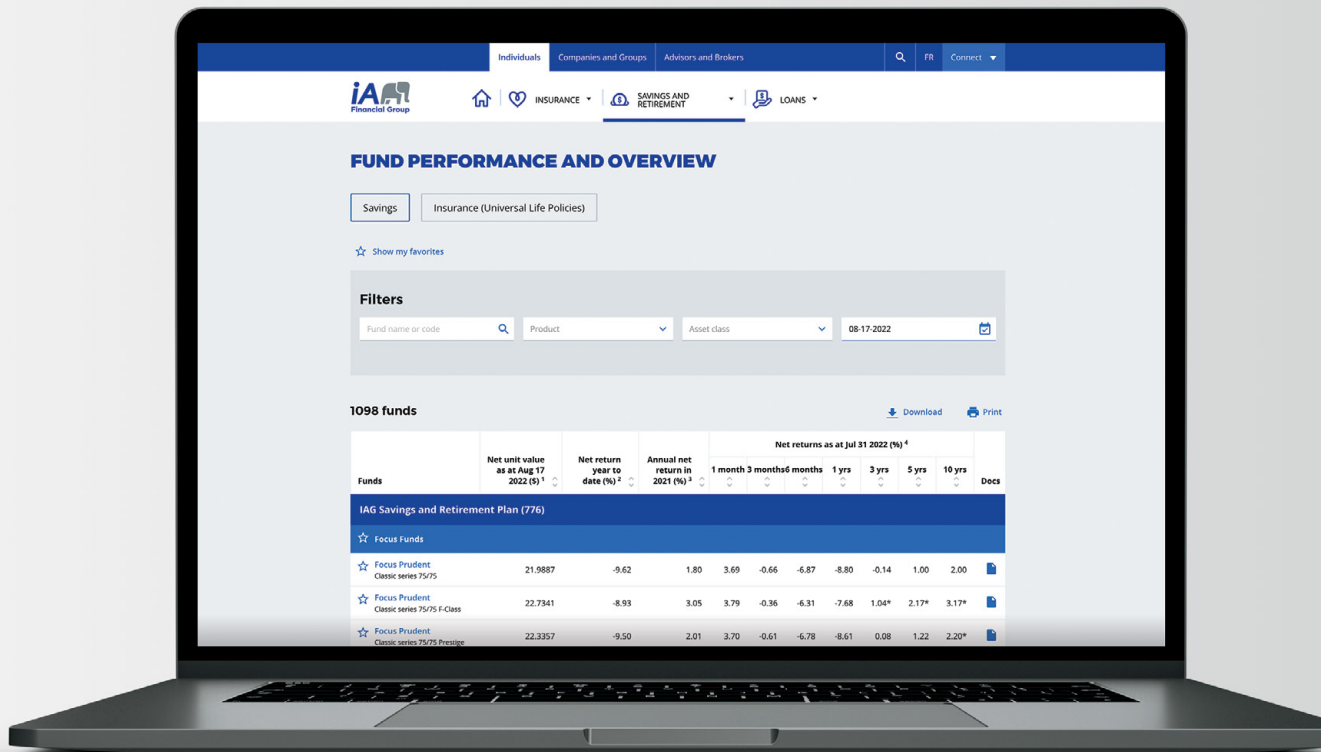
 The IAG SRP Ecoflextra 75/100 Series and Guaranteed Surrender Series are not available for new sales or new investments (deposits) in existing contracts. In addition, for contracts issued between April 1 and August 17, 2012, interfund transfers between the Ecoflextra Series are only permitted between the following funds: Money Market (iA), Short Term Bond (iA), Disciplined Bond (iA) and Disciplined Prudent (iA).

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- Quick settlement in case of death
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- Possibility of receiving a lifetime guaranteed income⁽⁴⁾

⁽¹⁾ Available with Series 75/100, 100/100 and FORLIFE

⁽²⁾ Probate fees may vary based on the province of residence and personal situation of each client

⁽³⁾ Certain conditions apply

⁽⁴⁾ Lifetime guaranteed income available with the FORLIFE Series



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