

# Table of net returns as at December 31, 2022

## iAG Savings and Retirement Plan – Classic Series 75/75 | My Education+

	Unit Value \$	Net assets <sup>1</sup> in millions \$	Simple returns <sup>2</sup>			Compound annual returns				MER <sup>3</sup> %	Investment Advisor
			1 month %	3 months %	YTD %	1 year %	3 years %	5 years %	10 years %		
<b>ESG Funds</b>											
SRI Moderate (Inhance)	9.16	69.6	(2.8)	1.3	(14.8)	(14.8)	(1.0)*	0.6*	2.5*	2.79	Vancity
SRI Balanced (Inhance)	16.72	220.2	(3.5)	2.2	(15.2)	(15.2)	0.7	2.0	3.9	2.83	Vancity
SRI Growth (Inhance)	9.60	67.6	(3.9)	2.6	(15.7)	(15.7)	1.7*	2.9*	5.0*	2.88	Vancity
Sustainable Balanced Portfolio (iAIM)	10.28	1.2	(2.7)	-	-	-	-	-	-	2.70	Industrial Alliance
Fidelity Climate Leadership Balanced™	10.16	1.3	(3.1)	(0.1)*	(25.2)*	(25.2)*	-	-	-	2.93	Fidelity
Sustainable Canadian Equity (iAIM)	10.38	1.6	(4.7)	-	-	-	-	-	-	2.72	Industrial Alliance
Climate Strategy (Wellington)	10.77	11.9	(4.0)	6.0*	(10.4)*	(10.4)*	9.4*	7.7*	11.8*	2.95	Wellington Management
<b>Focus Funds</b>											
Focus Prudent	21.60	237.9	(2.0)	2.9	(11.2)	(11.2)	(1.2)	0.1	1.6	2.61	Various Managers
Focus Moderate	24.13	330.0	(2.2)	4.4	(10.8)	(10.8)	0.0	0.9	2.6	2.66	Various Managers
Focus Balanced	26.73	495.0	(2.4)	5.8	(10.3)	(10.3)	1.2	1.6	3.5	2.71	Various Managers
Focus Growth	29.24	170.8	(2.6)	7.3	(10.2)	(10.2)	2.1	2.1	4.4	2.75	Various Managers
Focus Aggressive	31.95	56.9	(2.9)	8.7	(10.1)	(10.1)	3.1	2.7	5.3	2.81	Various Managers
<b>Selection Funds</b>											
Selection Prudent	11.00	95.1	(1.7)	2.8	(12.3)	(12.3)	(2.7)	(0.9)	-	2.58	Various Managers
Selection Moderate	11.46	158.4	(1.8)	3.3	(11.3)	(11.3)	(2.2)	(0.5)	-	2.64	Various Managers
Selection Balanced	12.24	230.8	(2.2)	5.1	(11.0)	(11.0)	(1.3)	0.1	-	2.72	Various Managers
Selection Growth	13.15	102.7	(2.5)	6.8	(10.5)	(10.5)	0.2	1.1	-	2.81	Various Managers
Selection Aggressive	13.57	26.4	(3.0)	10.1	(10.7)	(10.7)	0.7	1.4	-	2.88	Various Managers
<b>Income Funds</b>											
Money Market	17.85	874.4	0.2	0.5	0.8	0.8	0.5	0.5	0.4	1.41	Industrial Alliance
Short Term Bond	19.60	148.5	(0.2)	0.6	(5.5)	(5.5)	(1.5)	(0.6)	(0.3)	2.21	Industrial Alliance
Bond	31.65	3,234.3	(1.7)	(0.2)	(13.1)	(13.1)	(3.8)	(1.5)	(0.1)	2.21	Industrial Alliance
Canadian Corporate Bond	9.80	1,711.4	(1.1)	0.4	(12.0)	(12.0)	(3.2)	(1.0)	0.2*	2.21	Industrial Alliance
Core Plus Bond (Wellington Square)	10.84	51.4	(0.1)	1.1	(8.5)	(8.5)	(1.6)	(0.6)	0.1	2.25	Wellington Square
Fixed Income Managed Portfolio	9.00	82.4	(0.9)	1.1	(10.2)	(10.2)	(2.2)*	(0.5)*	1.0*	2.43	Industrial Alliance
Global Multisector Bond (Loomis Sayles)	8.53	10.8	(0.1)	2.1	(14.3)	(14.3)	(2.0)*	(0.5)*	0.9*	2.52	Loomis Sayles
Global Fixed Income (PIMCO)	11.68	663.9	(0.5)	2.5	(8.3)	(8.3)	(2.2)	(0.6)	1.9*	2.60	PIMCO
<b>Specialty Income Funds</b>											
Floating Rate Income (Wellington Square)	9.61	73.0	0.2	2.0	(5.0)	(5.0)	(1.6)	0.3*	-	2.24	Wellington Square
Strategic Corporate Bond	13.78	117.2	(0.2)	1.7	(6.4)	(6.4)	0.3	0.8	2.4	2.20	Industrial Alliance
Fidelity American High Yield Currency Neutral	10.74	68.7	(1.0)	3.9	(10.6)	(10.6)	(1.9)	(0.1)	1.6*	2.65	Fidelity
<b>Diversified Funds</b>											
Diversified Security	30.22	571.3	(2.0)	2.3	(11.0)	(11.0)	(1.5)	(0.2)	2.0	2.64	Industrial Alliance
Diversified	54.44	2,149.8	(2.8)	3.7	(10.0)	(10.0)	1.4	1.8	4.0	2.64	Industrial Alliance
Diversified Opportunity	44.30	792.3	(3.2)	4.5	(9.3)	(9.3)	3.1	2.8	4.9	2.65	Industrial Alliance
Strategic Income	16.57	427.2	(3.2)	2.8	(8.1)	(8.1)	2.0	2.9	4.5	2.53	Industrial Alliance
Global Diversified (Loomis Sayles)	19.02	1,015.5	(4.6)	6.1	(19.8)	(19.8)	(0.1)	3.4	4.8	2.67	Loomis Sayles
Fidelity Global Monthly Income <sup>5</sup>	11.04	298.3	(1.6)	4.7	(10.8)	(10.8)	0.4	2.3	5.6*	2.91	Fidelity
Fidelity Multi-Asset Innovation	7.46	14.1	(5.6)	(2.2)	(24.0)	(24.0)	-	-	-	3.03	Fidelity
Global Asset Allocation Security (iAIM)	10.10	86.9	(1.6)	3.0	(11.9)	(11.9)	(1.5)	-	-	2.67	Industrial Alliance
Global Asset Allocation (iAIM)	10.89	159.9	(2.2)	4.7	(11.1)	(11.1)	0.5	-	-	2.68	Industrial Alliance
Global Asset Allocation Opportunity (iAIM)	11.54	50.1	(2.5)	6.2	(10.2)	(10.2)	2.1	-	-	2.74	Industrial Alliance
<b>Canadian Hybrid Funds<sup>4</sup></b>											
Strategic Equity Income Hybrid 75/25	16.45	30.6	(3.6)	3.1	(9.8)	(9.8)	2.2	2.9	4.6	2.49	Industrial Alliance
Dividend Growth Hybrid 75/25	16.89	81.1	(4.2)	2.5	(7.1)	(7.1)	2.7	3.1	4.9	2.50	Industrial Alliance
Canadian Equity Index Hybrid 75/25	14.80	7.7	(4.7)	3.6	(9.5)	(9.5)	3.5	3.3	4.2	2.59	Industrial Alliance
Fidelity True North® Hybrid 75/25	17.89	25.3	(3.3)	4.1	(7.6)	(7.6)	5.2	4.8	5.9	2.69	Fidelity
Canadian Equity Growth Hybrid 75/25	16.10	20.2	(4.0)	4.3	(7.7)	(7.7)	4.7	4.0	5.2	2.60	Industrial Alliance
Fidelity Canadian Opportunities Hybrid 75/25	20.17	63.3	(2.0)	5.7	(5.3)	(5.3)	9.3	8.6	7.3	2.71	Fidelity
Canadian Equity Small Cap (QV) Hybrid 75/25	20.19	16.6	(0.8)	5.9	(3.1)	(3.1)	5.3	3.5	5.9	2.97	QV Investors Inc.
<b>Global Hybrid Funds<sup>4</sup></b>											
Global Dividend (Dynamic) Hybrid 75/25	21.25	185.7	(2.2)	2.8	(17.4)	(17.4)	(0.4)	3.7	7.6	2.87	Dynamic
Global Equity Hybrid 75/25	19.24	24.5	(3.8)	6.2	(12.3)	(12.3)	2.4	2.7	6.6	2.70	Industrial Alliance
Fidelity NorthStar® Hybrid 75/25	19.13	23.0	(1.0)	6.6	(8.7)	(8.7)	3.5	2.0	6.8	2.89	Fidelity
Thematic Innovation Hybrid 75/25	16.70	25.1	(4.9)	1.7	(20.0)	(20.0)	4.5	2.8	4.5	2.74	Industrial Alliance

# Table of net returns as at December 31, 2022 (continued)

## iAG Savings and Retirement Plan – Classic Series 75/75 | My Education+

	Unit Value \$	Net assets <sup>1</sup> in millions \$	Simple returns <sup>2</sup>			Compound annual returns				MER <sup>3</sup> %	Investment Advisor
			1 month %	3 months %	YTD %	1 year %	3 years %	5 years %	10 years %		
<b>Canadian Equity Funds</b>											
Strategic Equity Income	23.25	228.3	(4.2)	4.2	(8.8)	(8.8)	4.0	4.2	6.1	2.55	Industrial Alliance
Dividend Growth	29.29	1,437.2	(4.9)	3.3	(5.3)	(5.3)	4.4	4.4	6.4	2.59	Industrial Alliance
Canadian Equity Index	37.03	734.8	(5.6)	4.8	(8.6)	(8.6)	5.5	4.6	5.5	2.68	Industrial Alliance
Fidelity True North®	69.73	344.8	(3.8)	5.5	(6.0)	(6.0)	8.0	6.8	7.8	2.86	Fidelity
Canadian Equity Growth	52.71	839.7	(4.7)	5.7	(6.1)	(6.1)	7.1	5.5	6.8	2.72	Industrial Alliance
Fidelity Canadian Opportunities	97.71	765.8	(2.0)	7.7	(2.8)	(2.8)	13.6	11.8	9.7	2.85	Fidelity
Canadian Equity Small Cap (QV)	29.72	205.6	(0.6)	8.0	0.3	0.3	7.7	4.7	7.7	3.05	QV Investors Inc.
North American Equity	61.33	113.1	(4.8)	5.2	(10.6)	(10.6)	5.4	4.1	5.0	2.74	Industrial Alliance
<b>U.S. &amp; International Equity Funds</b>											
Global Equity Index ACWI (BlackRock)	27.97	144.9	(4.3)	7.7	(14.8)	(14.8)	2.2	3.8*	8.3*	2.63	BlackRock
Global Dividend (Dynamic)	30.13	1,387.8	(2.4)	3.9	(18.8)	(18.8)	0.7	5.5	10.4	2.99	Dynamic
Global Equity	27.92	122.6	(4.5)	8.4	(12.3)	(12.3)	4.4	3.9	8.8	2.83	Industrial Alliance
Global Opportunities (Loomis Sayles)	9.51	118.5	(6.5)	8.1	(22.9)	(22.9)	1.9*	6.2*	10.6*	2.71	Loomis Sayles
Global Equity Opportunistic Value (Wellington)	11.08	96.8	(1.7)	10.3*	(4.6)*	(4.6)*	5.5*	5.0*	9.6*	2.95	Wellington Management
Global True Conviction	20.46	164.4	(4.5)	5.6	(15.7)	(15.7)	3.2	3.7	9.3	2.84	Industrial Alliance
Fidelity Global Concentrated Equity <sup>5</sup>	12.12	89.9	(1.1)	19.6	(11.5)	(11.5)	3.4	3.8	9.2*	3.13	Fidelity
Fidelity NorthStar®	27.90	136.2	(0.7)	8.9	(7.2)	(7.2)	5.8	3.0	9.0	3.04	Fidelity
International Equity Index (BlackRock)	14.87	217.0	(0.2)	14.9	(10.5)	(10.5)	(0.2)	0.6	5.3	2.73	BlackRock
International Equity	21.15	412.1	(1.3)	14.4	(10.8)	(10.8)	(1.1)	(0.2)	5.3	2.85	Industrial Alliance
Fidelity European Equity	18.68	37.2	(1.0)	15.6	(13.5)	(13.5)	(2.8)	(1.0)	3.7	2.94	Fidelity
U.S. Equity Index (BlackRock)	38.32	553.6	(6.1)	5.3	(14.6)	(14.6)	6.1	7.9	12.6	2.70	BlackRock
Fidelity Insights	12.48	251.1	(5.2)	2.5	(22.7)	(22.7)	5.4	7.8*	-	2.94	Fidelity
Thematic Innovation	20.15	631.5	(5.6)	2.2	(21.2)	(21.2)	6.6	8.0*	-	2.62	Industrial Alliance
American (Dynamic)	10.41	76.5	(2.9)	3.3	(17.9)	(17.9)	0.4	7.0*	10.6*	2.77	Dynamic
U.S. Equity	26.15	118.4	(5.8)	6.0	(12.7)	(12.7)	7.4	5.8	11.0	2.83	Industrial Alliance
U.S. Dividend Growth	31.04	282.2	(4.4)	9.1	(3.6)	(3.6)	7.8	6.6	10.8	2.65	Industrial Alliance
<b>Specialty Funds</b>											
Fidelity Global Innovators®	6.64	92.6	(8.9)	(5.0)	(31.2)	(31.2)	9.8*	11.2*	-	3.53	Fidelity
Asian Pacific (Dynamic)	3.94	161.8	3.6	17.9	(25.1)	(25.1)	(1.5)	1.2	5.1	3.11	Dynamic
Emerging Markets (Jarislowsky Fraser)	9.42	47.5	(0.1)	14.5	(16.6)	(16.6)	(3.8)	(2.1)*	-	3.20	Jarislowsky Fraser
Global Health Care (Renaissance)	59.18	303.2	(1.0)	7.1	(7.3)	(7.3)	2.8	6.0	12.4	3.44	CIBC
Global Infrastructure (Dynamic)	10.44	146.8	(4.3)	4.6	(3.5)	(3.5)	0.6	3.8*	7.0*	3.07	Dynamic
Real Estate Income	44.47	125.7	(2.9)	7.9	(16.9)	(16.9)	(1.0)	2.7	3.5	2.86	Industrial Alliance
U.S. DAQ Index	30.07	947.1	(9.2)	(2.2)	(29.5)	(29.5)	6.9	10.6	16.4	2.94	Industrial Alliance
<b>Indexia Funds<sup>5</sup></b>											
Indexia Prudent	10.13	150.4	(2.4)	2.2	(12.5)	(12.5)	(1.5)	0.4	2.3*	1.98	Industrial Alliance
Indexia Moderate	10.63	133.2	(2.7)	3.5	(12.1)	(12.1)	(0.2)	1.3	3.6*	1.97	Industrial Alliance
Indexia Balanced	11.14	207.2	(3.0)	4.8	(11.7)	(11.7)	1.0	2.3	4.8*	1.96	Industrial Alliance
Indexia Growth	11.68	101.1	(3.3)	6.2	(11.3)	(11.3)	2.3	3.2	6.1*	1.97	Industrial Alliance
Indexia Aggressive	12.17	44.1	(3.6)	7.4	(11.0)	(11.0)	3.3	4.2	7.3*	1.98	Industrial Alliance

Returns after deduction of MER (Management expense ratio). Past performance is not a guarantee of future returns.

The EcoStrategist in Brief | IAG Savings and Retirement Plan economic and financial bulletin, produced monthly, and its more exhaustive quarterly version, are available at [ia.ca](http://ia.ca), under Individuals, Savings and Retirement, Economic and Financial Publications.

<sup>1</sup> Total net assets of the fund including individual and group contracts.

<sup>2</sup> The rates for the period are non-annualized.

<sup>3</sup> Management expense ratio (GST and HST included). These fees may change at any time.

<sup>4</sup> Fund not offered for My Education+. 75% of this funds are invested in the fund stated and 25% are invested in the Industrial Alliance Bond Fund.

<sup>5</sup> Fund not offered for My Education+

\* Simulation of past returns as if the Fund or series had been in effect for these periods.

Index funds: Simulation of past returns from the return of the index that the fund aims to reproduce.

# Table of net returns as at December 31, 2022 (continued)

## iAG Savings and Retirement Plan – Classic Series 75/75 Prestige | My Education+ Prestige Preferential Pricing

	Unit Value \$	Net assets <sup>1</sup> in millions \$	Simple returns <sup>2</sup>			Compound annual returns				MER <sup>3</sup> %	Investment Advisor
			1 month %	3 months %	YTD %	1 year %	3 years %	5 years %	10 years %		
<b>ESG Funds</b>											
SRI Moderate (Inhance)	9.20	69.6	(2.8)	1.4	(14.6)	(14.6)	(0.8)*	0.8*	2.7*	2.59	Vancity
SRI Balanced (Inhance)	16.92	220.2	(3.5)	2.3	(15.0)	(15.0)	0.9	2.2	4.0*	2.64	Vancity
SRI Growth (Inhance)	9.65	67.6	(3.9)	2.7	(15.5)	(15.5)	1.9*	3.1*	5.2*	2.67	Vancity
Sustainable Balanced Portfolio (iAIM)	10.28	1.2	(2.7)	-	-	-	-	-	-	2.50	Industrial Alliance
Fidelity Climate Leadership Balanced™	10.17	1.3	(3.1)	0.1*	(24.9)*	(24.9)*	-	-	-	2.73	Fidelity
Sustainable Canadian Equity (iAIM)	10.39	1.6	(4.7)	-	-	-	-	-	-	2.36	Industrial Alliance
Climate Strategy (Wellington)	10.77	11.9	(4.0)	6.2*	(10.1)*	(10.1)*	9.7*	7.9*	12.0*	2.75	Wellington Management
<b>Focus Funds</b>											
Focus Prudent	21.96	237.9	(2.0)	3.0	(11.0)	(11.0)	(1.0)	0.4	1.8*	2.41	Various Managers
Focus Moderate	24.56	330.0	(2.2)	4.4	(10.6)	(10.6)	0.2	1.1	2.8*	2.45	Various Managers
Focus Balanced	27.19	495.0	(2.4)	5.9	(10.1)	(10.1)	1.4	1.8	3.7*	2.51	Various Managers
Focus Growth	29.67	170.8	(2.6)	7.4	(10.0)	(10.0)	2.4	2.3	4.6*	2.54	Various Managers
Focus Aggressive	32.44	56.9	(2.9)	8.8	(9.9)	(9.9)	3.3	2.9	5.5*	2.61	Various Managers
<b>Selection Funds</b>											
Selection Prudent	11.13	95.1	(1.7)	2.9	(12.2)	(12.2)	(2.6)	(0.8)	-	2.43	Various Managers
Selection Moderate	11.60	158.4	(1.8)	3.4	(11.2)	(11.2)	(2.0)	(0.3)	-	2.49	Various Managers
Selection Balanced	12.39	230.8	(2.2)	5.2	(10.9)	(10.9)	(1.1)	0.3	-	2.57	Various Managers
Selection Growth	13.30	102.7	(2.5)	6.8	(10.4)	(10.4)	0.4	1.2	-	2.66	Various Managers
Selection Aggressive	13.78	26.4	(3.0)	10.2	(10.6)	(10.6)	0.9	1.6	-	2.74	Various Managers
<b>Income Funds</b>											
Money Market	17.86	874.4	0.2	0.5	0.8	0.8	0.5	0.5	0.2*	1.38	Industrial Alliance
Short Term Bond	19.86	148.5	(0.2)	0.6	(5.4)	(5.4)	(1.3)	(0.5)	(0.2)*	2.06	Industrial Alliance
Bond	32.04	3,234.3	(1.7)	(0.1)	(12.9)	(12.9)	(3.7)	(1.3)	0.0*	2.07	Industrial Alliance
Canadian Corporate Bond	9.92	1,711.4	(1.1)	0.5	(11.9)	(11.9)	(3.1)	(0.8)	0.4*	2.05	Industrial Alliance
Core Plus Bond (Wellington Square)	10.95	51.4	(0.1)	1.1	(8.4)	(8.4)	(1.5)	(0.5)	0.2*	2.13	Wellington Square
Fixed Income Managed Portfolio	9.02	82.4	(0.9)	1.1	(10.0)	(10.0)	(2.0)*	(0.3)*	1.2*	2.25	Industrial Alliance
Global Multisector Bond (Loomis Sayles)	8.55	10.8	(0.1)	2.1	(14.2)	(14.2)	(1.8)*	(0.3)*	1.1*	2.33	Loomis Sayles
Global Fixed Income (PIMCO)	11.90	663.9	(0.5)	2.6	(8.1)	(8.1)	(1.9)	(0.3)	2.0*	2.37	PIMCO
<b>Specialty Income Funds</b>											
Floating Rate Income (Wellington Square)	9.65	73.0	0.2	2.0	(4.9)	(4.9)	(1.4)	0.5*	-	2.12	Wellington Square
Strategic Corporate Bond	13.92	117.2	(0.2)	1.8	(6.3)	(6.3)	0.4	0.9	2.6*	2.10	Industrial Alliance
Fidelity American High Yield Currency Neutral	10.88	68.7	(0.9)	4.0	(10.4)	(10.4)	(1.7)	0.1	1.8*	2.49	Fidelity
<b>Diversified Funds</b>											
Diversified Security	30.61	571.3	(1.9)	2.3	(10.8)	(10.8)	(1.4)	0.0	2.2*	2.49	Industrial Alliance
Diversified	55.94	2,149.8	(2.8)	3.7	(9.7)	(9.7)	1.8	2.1	4.4*	2.29	Industrial Alliance
Diversified Opportunity	45.69	792.3	(3.1)	4.6	(9.0)	(9.0)	3.5	3.3	5.4*	2.24	Industrial Alliance
Strategic Income	17.11	427.2	(3.1)	3.0	(7.7)	(7.7)	2.4	3.4	5.0*	2.11	Industrial Alliance
Global Diversified (Loomis Sayles)	19.31	1,015.5	(4.6)	6.2	(19.7)	(19.7)	0.1	3.6	5.0*	2.48	Loomis Sayles
Fidelity Global Monthly Income <sup>5</sup>	11.16	298.3	(1.5)	4.7	(10.6)	(10.6)	0.6	2.5	5.8*	2.71	Fidelity
Fidelity Multi-Asset Innovation	7.49	14.1	(5.6)	(2.1)	(23.7)	(23.7)	-	-	-	2.79	Fidelity
Global Asset Allocation Security (iAGP)	10.18	86.9	(1.6)	3.0	(11.8)	(11.8)	(1.4)	-	-	2.48	Industrial Alliance
Global Asset Allocation (iAGP)	11.04	159.9	(2.2)	4.7	(10.8)	(10.8)	0.8	-	-	2.44	Industrial Alliance
Global Asset Allocation Opportunity (iAGP)	11.71	50.1	(2.5)	6.3	(10.0)	(10.0)	2.4	-	-	2.47	Industrial Alliance
<b>Canadian Hybrid Funds<sup>4</sup></b>											
Strategic Equity Income Hybrid 75/25	16.97	30.6	(3.6)	3.2	(9.4)	(9.4)	2.7	3.3	5.0*	2.09	Industrial Alliance
Dividend Growth Hybrid 75/25	17.45	81.1	(4.1)	2.6	(6.7)	(6.7)	3.2	3.6	5.3*	2.04	Industrial Alliance
Canadian Equity Index Hybrid 75/25	15.21	7.7	(4.6)	3.7	(9.2)	(9.2)	3.9	3.7	4.6*	2.20	Industrial Alliance
Fidelity True North® Hybrid 75/25	18.18	25.3	(3.3)	4.2	(7.4)	(7.4)	5.4	5.1	6.1*	2.48	Fidelity
Canadian Equity Growth Hybrid 75/25	16.57	20.2	(4.0)	4.4	(7.3)	(7.3)	5.1	4.4	5.6*	2.18	Industrial Alliance
Fidelity Canadian Opportunities Hybrid 75/25	20.55	63.3	(2.0)	5.8	(5.1)	(5.1)	9.6	8.8	7.6*	2.47	Fidelity
Canadian Equity Small Cap (QV) Hybrid 75/25	20.51	16.6	(0.8)	6.0	(2.9)	(2.9)	5.5	3.7	6.1*	2.76	QV Investors Inc.
<b>Global Hybrid Funds<sup>4</sup></b>											
Global Dividend (Dynamic) Hybrid 75/25	21.62	185.7	(2.2)	2.9	(17.2)	(17.2)	(0.2)	4.0	7.8*	2.63	Dynamic
Global Equity (QV) Hybrid 75/25	19.83	24.5	(3.8)	6.3	(12.0)	(12.0)	2.8	3.1	7.0*	2.34	QV Investors Inc.
Fidelity NorthStar® Hybrid 75/25	19.48	23.0	(1.0)	6.7	(8.5)	(8.5)	3.7	2.3	7.0*	2.64	Fidelity
Thematic Innovation Hybrid 75/25	17.02	25.1	(4.9)	1.8	(19.8)	(19.8)	4.8	3.1	4.8*	2.46	Industrial Alliance

# Table of net returns as at December 31, 2022 (continued)

## iAG Savings and Retirement Plan – Classic Series 75/75 Prestige | My Education+ Prestige Preferential Pricing

	Unit Value \$	Net assets <sup>1</sup> in millions \$	Simple returns <sup>2</sup>			Compound annual returns				MER <sup>3</sup> %	Investment Advisor
			1 month %	3 months %	YTD %	1 year %	3 years %	5 years %	10 years %		
<b>Canadian Equity Funds</b>											
Strategic Equity Income	24.01	228.3	(4.2)	4.3	(8.4)	(8.4)	4.4	4.6	6.5*	2.14	Industrial Alliance
Dividend Growth	30.23	1,437.2	(4.9)	3.4	(4.9)	(4.9)	4.9	4.8	6.8*	2.18	Industrial Alliance
Canadian Equity Index	38.21	734.8	(5.5)	4.9	(8.3)	(8.3)	5.9	5.0	5.9*	2.26	Industrial Alliance
Fidelity True North®	70.93	344.8	(3.8)	5.6	(5.8)	(5.8)	8.3	7.0	8.0*	2.66	Fidelity
Canadian Equity Growth	54.28	839.7	(4.6)	5.9	(5.7)	(5.7)	7.6	5.9	7.2*	2.30	Industrial Alliance
Fidelity Canadian Opportunities	99.77	765.8	(2.0)	7.8	(2.6)	(2.6)	13.9	12.1	10.0*	2.60	Fidelity
Canadian Equity Small Cap (QV)	30.35	205.6	(0.5)	8.0	0.6	0.6	8.0	5.0	8.0*	2.82	QV Investors Inc.
North American Equity	63.12	113.1	(4.7)	5.3	(10.3)	(10.3)	5.8	4.5	5.4*	2.36	Industrial Alliance
<b>U.S. &amp; International Equity Funds</b>											
Global Equity Index ACWI (BlackRock)	28.46	144.9	(4.3)	7.8	(14.5)	(14.5)	2.7	4.3*	8.8*	2.25	BlackRock
Global Dividend (Dynamic)	30.71	1,387.8	(2.4)	4.0	(18.6)	(18.6)	1.0	5.8	10.6*	2.75	Dynamique
Global Equity	28.82	122.6	(4.5)	8.5	(11.9)	(11.9)	4.9	4.4	9.2*	2.43	Industrial Alliance
Global Opportunities (Loomis Sayles)	9.55	118.5	(6.5)	8.2	(22.8)	(22.8)	2.0*	6.4*	10.8*	2.51	Loomis Sayles
Global Equity Opportunistic Value (Wellington)	11.08	96.8	(1.7)	10.5*	(4.3)*	(4.3)*	5.8*	5.2*	9.8*	2.76	Wellington Management
Global True Conviction	21.10	164.4	(4.5)	5.7	(15.4)	(15.4)	3.7	4.1	9.8*	2.44	Industrial Alliance
Fidelity Global Concentrated Equity <sup>5</sup>	12.25	89.9	(1.0)	19.7	(11.3)	(11.3)	3.6	4.0	9.5*	2.93	Fidelity
Fidelity NorthStar®	28.37	136.2	(0.7)	9.0	(7.0)	(7.0)	6.0	3.3	9.2*	2.83	Fidelity
International Equity Index (BlackRock)	15.09	217.0	(0.2)	15.0	(10.3)	(10.3)	0.0	0.8	5.4*	2.55	BlackRock
International Equity	21.77	412.1	(1.3)	14.5	(10.5)	(10.5)	(0.7)	0.2	5.7*	2.49	Industrial Alliance
Fidelity European Equity	19.00	37.2	(1.0)	15.7	(13.3)	(13.3)	(2.6)	(0.7)	3.9*	2.73	Fidelity
U.S. Equity Index (BlackRock)	38.90	553.6	(6.0)	5.3	(14.5)	(14.5)	6.4	8.2	12.8*	2.51	BlackRock
Fidelity Insights	12.55	251.1	(5.2)	2.6	(22.6)	(22.6)	5.6	8.0*	-	2.76	Fidelity
Thematic Innovation	20.48	631.5	(5.5)	2.3	(20.9)	(20.9)	7.0	8.5*	-	2.23	Industrial Alliance
American (Dynamic)	10.48	76.5	(2.9)	3.3	(17.8)	(17.8)	0.7	7.2*	10.9*	2.56	Dynamic
U.S. Equity	26.90	118.4	(5.7)	6.1	(12.4)	(12.4)	7.8	6.3	11.5*	2.45	Industrial Alliance
U.S. Dividend Growth	31.99	282.2	(4.4)	9.2	(3.2)	(3.2)	8.2	7.1	11.2*	2.26	Industrial Alliance
<b>Specialty Funds</b>											
Fidelity Global Innovators®	6.66	92.6	(8.9)	(4.9)	(31.1)	(31.1)	10.0*	11.4*	-	3.29	Fidelity
Asian Pacific (Dynamic)	4.00	161.8	3.6	18.0	(25.0)	(25.0)	(1.3)	1.4	5.3*	2.90	Dynamic
Emerging Markets (Jarislowsky Fraser)	9.48	47.5	(0.1)	14.5	(16.4)	(16.4)	(3.6)	(1.9)*	-	3.02	Jarislowsky Fraser
Global Health Care (Renaissance)	60.13	303.2	(1.0)	7.2	(7.1)	(7.1)	3.0	6.2	12.6*	3.25	CIBC
Global Infrastructure (Dynamic)	10.51	146.8	(4.2)	4.7	(3.3)	(3.3)	0.8	4.0*	7.3*	2.89	Dynamic
Real Estate Income	46.06	125.7	(2.8)	8.0	(16.5)	(16.5)	(0.5)	3.2	4.0*	2.38	Industrial Alliance
U.S. DAQ Index	30.55	947.1	(9.2)	(2.1)	(29.3)	(29.3)	7.2	10.9	16.6*	2.74	Industrial Alliance
<b>Indexia Funds<sup>5</sup></b>											
Indexia Prudent	10.19	150.4	(2.4)	2.3	(12.4)	(12.4)	(1.4)	0.5	2.4*	1.86	Industrial Alliance
Indexia Moderate	10.67	133.2	(2.7)	3.6	(12.0)	(12.0)	(0.1)	1.4	3.6*	1.87	Industrial Alliance
Indexia Balanced	11.20	207.2	(3.0)	4.9	(11.6)	(11.6)	1.1	2.4	4.9*	1.86	Industrial Alliance
Indexia Growth	11.74	101.1	(3.3)	6.2	(11.2)	(11.2)	2.4	3.3	6.2*	1.86	Industrial Alliance
Indexia Aggressive	12.21	44.1	(3.6)	7.4	(11.0)	(11.0)	3.4	4.2	7.4*	1.89	Industrial Alliance

Returns after deduction of MER (Management expense ratio). Past performance is not a guarantee of future returns.

The EcoStrategist in Brief | IAG Savings and Retirement Plan economic and financial bulletin, produced monthly, and its more exhaustive quarterly version, are available at [ia.ca](http://ia.ca), under Individuals, Savings and Retirement, Economic and Financial Publications.

<sup>1</sup> Total net assets of the fund including individual and group contracts.

<sup>2</sup> The rates for the period are non-annualized.

<sup>3</sup> Management expense ratio (GST and HST included). These fees may change at any time.

<sup>4</sup> Fund not offered for My Education+. 75% of this funds are invested in the fund stated and 25% are invested in the Industrial Alliance Bond Fund.

<sup>5</sup> Fund not offered for My Education+

\* Simulation of past returns as if the Fund or series had been in effect for these periods.

Index funds: Simulation of past returns from the return of the index that the fund aims to reproduce.

# Table of net returns as at December 31, 2022 (continued)

## iAG Savings and Retirement Plan – Series 75/100

	Unit Value \$	Net assets <sup>1</sup> in millions \$	Simple returns <sup>2</sup>			Compound annual returns				MER <sup>3</sup> %	Fund Fee Rate <sup>4</sup> %	Investment Advisor
			1 month %	3 months %	YTD %	1 year %	3 years %	5 years %	10 years %			
<b>ESG Funds</b>												
SRI Moderate (Inhance)	9.10	69.6	(2.8)	1.2	(15.0)	(15.0)	(1.3)*	0.3*	2.2*	3.07	0.10	Vancity
SRI Balanced (Inhance)	16.25	220.2	(3.6)	2.2	(15.4)	(15.4)	0.4	1.8	3.6	3.10	0.10	Vancity
SRI Growth (Inhance)	9.55	67.6	(3.9)	2.5	(15.9)	(15.9)	1.5*	2.7*	4.7*	3.14	0.10	Vancity
Sustainable Balanced Portfolio (iAIM)	10.28	1.2	(2.8)	-	-	-	-	-	-	2.92	0.10	Industrial Alliance
Fidelity Climate Leadership Balanced™	10.16	1.3	(3.1)	(0.4)*	(25.6)*	(25.6)*	-	-	-	3.16	0.10	Fidelity
Sustainable Canadian Equity (iAIM)	10.38	1.6	(4.7)	-	-	-	-	-	-	2.97	0.30	Industrial Alliance
Climate Strategy (Wellington)	10.76	11.9	(4.0)	5.6*	(10.9)*	(10.9)*	9.0*	7.3*	11.4*	3.25	0.30	Wellington Management
<b>Focus Funds</b>												
Focus Prudent	21.13	237.9	(2.0)	2.9	(11.4)	(11.4)	(1.3)	0.0	1.4	2.79	0.10	Various Managers
Focus Moderate	23.51	330.0	(2.2)	4.3	(11.0)	(11.0)	(0.2)	0.7	2.3	2.85	0.10	Various Managers
Focus Balanced	26.03	495.0	(2.4)	5.8	(10.5)	(10.5)	1.0	1.4	3.2	2.90	0.10	Various Managers
Focus Growth	28.44	170.8	(2.6)	7.3	(10.4)	(10.4)	2.0	2.0	4.1	2.93	0.10	Various Managers
Focus Aggressive	30.89	56.9	(2.9)	8.6	(10.3)	(10.3)	2.9	2.4	4.9	3.05	0.20	Various Managers
<b>Selection Funds</b>												
Selection Prudent	10.80	95.1	(1.7)	2.8	(12.5)	(12.5)	(2.9)	(1.1)	-	2.75	0.10	Various Managers
Selection Moderate	11.23	158.4	(1.8)	3.3	(11.4)	(11.4)	(2.3)	(0.7)	-	2.82	0.10	Various Managers
Selection Balanced	11.97	230.8	(2.3)	5.1	(11.2)	(11.2)	(1.5)	(0.1)	-	2.91	0.10	Various Managers
Selection Growth	12.86	102.7	(2.5)	6.8	(10.7)	(10.7)	0.0	0.9	-	2.99	0.10	Various Managers
Selection Aggressive	13.19	26.4	(3.1)	10.1	(10.9)	(10.9)	0.4	1.1	-	3.14	0.20	Various Managers
<b>Income Funds</b>												
Money Market	17.79	874.4	0.2	0.4	0.7	0.7	0.5	0.5	0.3	1.61	0.10	Industrial Alliance
Short Term Bond	19.21	148.5	(0.2)	0.5	(5.7)	(5.7)	(1.7)	(0.9)	(0.5)	2.43	0.10	Industrial Alliance
Bond	31.04	3,234.3	(1.7)	(0.2)	(13.2)	(13.2)	(4.0)	(1.7)	(0.3)	2.40	0.10	Industrial Alliance
Canadian Corporate Bond	9.68	1,711.4	(1.1)	0.4	(12.1)	(12.1)	(3.4)	(1.2)	0.0*	2.34	0.10	Industrial Alliance
Core Plus Bond (Wellington Square)	10.57	51.4	(0.1)	1.1	(8.7)	(8.7)	(1.9)	(0.9)	(0.2)	2.51	0.10	Wellington Square
Fixed Income Manager Portfolio	8.99	82.4	(1.0)	1.1	(10.3)	(10.3)	(2.4)*	(0.7)*	0.8*	2.56	0.10	Industrial Alliance
Global Multisector Bond (Loomis Sayles)	8.51	10.8	(0.1)	2.0	(14.5)	(14.5)	(2.2)*	(0.7)*	0.7*	2.74	0.10	Loomis Sayles
Global Fixed Income (PIMCO)	11.49	663.9	(0.5)	2.4	(8.4)	(8.4)	(2.4)	(0.7)	1.7*	2.78	0.10	PIMCO
<b>Specialty Income Funds</b>												
Floating Rate Income (Wellington Square)	9.56	73.0	0.2	1.9	(5.2)	(5.2)	(1.7)	0.2*	-	2.44	0.10	Wellington Square
Strategic Corporate Bond	13.42	117.2	(0.2)	1.7	(6.7)	(6.7)	0.1	0.6	2.2	2.44	0.10	Industrial Alliance
Fidelity American High Yield Currency Neutral	10.57	68.7	(1.0)	3.9	(10.7)	(10.7)	(2.1)	(0.3)	1.4*	2.79	0.10	Fidelity
<b>Diversified Funds</b>												
Diversified Security	29.40	571.3	(2.0)	2.2	(11.1)	(11.1)	(1.7)	(0.4)	1.7	2.84	0.10	Industrial Alliance
Diversified	53.02	2,149.8	(2.8)	3.6	(10.2)	(10.2)	1.2	1.6	3.8	2.84	0.10	Industrial Alliance
Diversified Opportunity	43.20	792.3	(3.2)	4.4	(9.5)	(9.5)	2.9	2.6	4.7	2.84	0.10	Industrial Alliance
Strategic Income	15.93	427.2	(3.2)	2.8	(8.3)	(8.3)	1.8	2.7	4.1	2.75	0.10	Industrial Alliance
Global Diversified (Loomis Sayles)	18.36	1,015.5	(4.6)	6.1	(20.0)	(20.0)	(0.3)	3.2	4.4	2.88	0.10	Loomis Sayles
Fidelity Global Monthly Income	10.94	298.3	(1.6)	4.6	(10.9)	(10.9)	0.2	2.1	5.4*	3.09	0.10	Fidelity
Fidelity Multi-Asset Innovation	7.46	14.1	(5.6)	(2.2)	(24.0)	(24.0)	-	-	-	3.16	0.20	Fidelity
Global Asset Allocation Security (iAGP)	10.02	86.9	(1.6)	2.9	(12.1)	(12.1)	(1.7)	-	-	2.85	0.10	Industrial Alliance
Global Asset Allocation (iAGP)	10.77	159.9	(2.2)	4.6	(11.4)	(11.4)	0.2	-	-	3.01	0.10	Industrial Alliance
Global Asset Allocation Opportunity (iAGP)	11.41	50.1	(2.5)	6.2	(10.5)	(10.5)	1.8	-	-	3.00	0.20	Industrial Alliance
<b>Canadian Hybrid Funds<sup>5</sup></b>												
Strategic Equity Income Hybrid 75/25	16.20	30.6	(3.6)	3.1	(9.9)	(9.9)	2.1	2.7	4.4	2.63	0.10	Industrial Alliance
Dividend Growth Hybrid 75/25	16.53	81.1	(4.2)	2.4	(7.3)	(7.3)	2.5	2.9	4.7	2.71	0.10	Industrial Alliance
Canadian Equity Index Hybrid 75/25	14.46	7.7	(4.7)	3.5	(9.7)	(9.7)	3.3	3.1	4.0	2.80	0.20	Industrial Alliance
Fidelity True North® Hybrid 75/25	17.16	25.3	(3.3)	4.1	(7.8)	(7.8)	4.9	4.6	5.5	2.96	0.20	Fidelity
Canadian Equity Growth Hybrid 75/25	15.68	20.2	(4.0)	4.2	(7.9)	(7.9)	4.4	3.7	4.9	2.89	0.20	Industrial Alliance
Fidelity Canadian Opportunities Hybrid 75/25	19.37	63.3	(2.0)	5.7	(5.5)	(5.5)	9.1	8.3	6.9	2.91	0.20	Fidelity
Canadian Equity Small Cap (QV) Hybrid 75/25	19.65	16.6	(0.9)	5.8	(3.4)	(3.4)	5.0	3.2	5.6	3.28	0.20	QV Investors Inc.
<b>Global Hybrid Funds<sup>5</sup></b>												
Global Dividend (Dynamic) Hybrid 75/25	20.64	185.7	(2.3)	2.8	(17.6)	(17.6)	(0.7)	3.5	7.3	3.11	0.20	Dynamic
Global Equity Hybrid 75/25	18.73	24.5	(3.9)	6.2	(12.5)	(12.5)	2.2	2.5	6.3	2.92	0.20	Industrial Alliance
Fidelity NorthStar® Hybrid 75/25	18.45	23.0	(1.0)	6.5	(9.0)	(9.0)	3.2	1.7	6.4	3.18	0.20	Fidelity
Thematic Innovation Hybrid 75/25	16.12	25.1	(5.0)	1.6	(20.3)	(20.3)	4.2	2.5	4.2	3.01	0.20	Industrial Alliance

# Table of net returns as at December 31, 2022 (continued)

## iAG Savings and Retirement Plan – Series 75/100

	Unit Value \$	Net assets <sup>1</sup> in millions \$	Simple returns <sup>2</sup>			Compound annual returns				MER <sup>3</sup> %	Fund Fee Rate <sup>4</sup> %	Investment Advisor
			1 month %	3 months %	YTD %	1 year %	3 years %	5 years %	10 years %			
<b>Canadian Equity Funds</b>												
Strategic Equity Income	22.77	228.3	(4.3)	4.2	(9.0)	(9.0)	3.8	3.9	5.8	2.78	0.20	Industrial Alliance
Dividend Growth	28.54	1,437.2	(5.0)	3.3	(5.5)	(5.5)	4.2	4.1	6.1	2.86	0.20	Industrial Alliance
Canadian Equity Index	36.22	734.8	(5.6)	4.8	(8.8)	(8.8)	5.2	4.4	5.2	2.91	0.30	Industrial Alliance
Fidelity True North®	66.99	344.8	(3.8)	5.5	(6.2)	(6.2)	7.7	6.5	7.4	3.12	0.30	Fidelity
Canadian Equity Growth	51.38	839.7	(4.7)	5.7	(6.3)	(6.3)	6.9	5.3	6.5	2.97	0.30	Industrial Alliance
Fidelity Canadian Opportunities	93.67	765.8	(2.0)	7.7	(3.1)	(3.1)	13.3	11.5	9.2	3.11	0.30	Fidelity
Canadian Equity Small Cap (QV)	28.86	205.6	(0.6)	7.9	0.0	0.0	7.4	4.4	7.4	3.36	0.30	QV Investors Inc.
North American Equity	59.45	113.1	(4.8)	5.1	(10.9)	(10.9)	5.1	3.8	4.7	3.03	0.30	Industrial Alliance
<b>U.S. &amp; International Equity Funds</b>												
Global Equity Index ACWI (BlackRock)	27.65	144.9	(4.3)	7.7	(15.0)	(15.0)	2.0	3.5*	8.0*	2.87	0.30	BlackRock
Global Dividend (Dynamic)	29.25	1,387.8	(2.4)	3.8	(19.0)	(19.0)	0.4	5.2	10.0	3.31	0.30	Dynamic
Global Equity	27.06	122.6	(4.5)	8.3	(12.5)	(12.5)	4.1	3.6	8.5	3.12	0.30	Industrial Alliance
Global Opportunities (Loomis Sayles)	9.44	118.5	(6.5)	8.0	(23.2)	(23.2)	1.5*	5.8*	10.3*	3.06	0.30	Loomis Sayles
Global Equity Opportunistic Value (Wellington)	11.06	96.8	(1.8)	9.9*	(5.2)*	(5.2)*	5.1*	4.6*	9.2*	3.25	0.30	Wellington Management
Global True Conviction	19.86	164.4	(4.5)	5.6	(16.0)	(16.0)	2.9	3.4	9.0	3.12	0.30	Industrial Alliance
Fidelity Global Concentrated Equity	11.95	89.9	(1.1)	19.5	(11.7)	(11.7)	3.1	3.5	8.9*	3.39	0.30	Fidelity
Fidelity NorthStar®	26.95	136.2	(0.8)	8.8	(7.4)	(7.4)	5.5	2.7	8.7	3.35	0.30	Fidelity
International Equity Index (BlackRock)	14.52	217.0	(0.2)	14.9	(10.7)	(10.7)	(0.5)	0.3	5.0	3.01	0.30	BlackRock
International Equity	20.50	412.1	(1.3)	14.3	(11.0)	(11.0)	(1.3)	(0.4)	5.0	3.10	0.30	Industrial Alliance
Fidelity European Equity	17.93	37.2	(1.0)	15.5	(13.8)	(13.8)	(3.1)	(1.3)	3.3	3.27	0.30	Fidelity
U.S. Equity Index (BlackRock)	37.35	553.6	(6.1)	5.2	(14.9)	(14.9)	5.9	7.7	12.3	2.95	0.30	BlackRock
Fidelity Insights	12.36	251.1	(5.2)	2.5	(22.9)	(22.9)	5.1	7.5*	-	3.21	0.30	Fidelity
Thematic Innovation	19.98	631.5	(5.6)	2.1	(21.3)	(21.3)	6.4	7.8*	-	2.80	0.30	Industrial Alliance
American (Dynamic)	10.32	76.5	(2.9)	3.2	(18.2)	(18.2)	0.1	6.7*	10.3*	3.06	0.30	Dynamic
U.S. Equity	25.40	118.4	(5.8)	5.9	(13.0)	(13.0)	7.1	5.5	10.7	3.08	0.30	Industrial Alliance
U.S. Dividend Growth	29.67	282.2	(4.5)	9.0	(3.9)	(3.9)	7.4	6.3	10.3	2.98	0.30	Industrial Alliance
<b>Specialty Funds</b>												
Fidelity Global Innovators®	6.63	92.6	(8.9)	(5.0)	(31.3)	(31.3)	9.6*	10.9*	-	3.64	0.30	Fidelity
Asian Pacific (Dynamic)	3.91	161.8	3.6	17.8	(25.3)	(25.3)	(1.7)	0.7*	4.6*	3.33	0.30	Dynamic
Emerging Markets (Jarislowsky Fraser)	9.34	47.5	(0.1)	14.4	(16.8)	(16.8)	(4.1)	(2.3)*	-	3.43	0.30	Jarislowsky Fraser
Global Health Care (Renaissance)	58.82	303.2	(1.0)	7.1	(7.5)	(7.5)	2.6	5.3*	11.9*	3.59	0.30	CIBC
Global Infrastructure (Dynamic)	10.39	146.8	(4.3)	4.6	(3.6)	(3.6)	0.4	3.6*	6.8*	3.22	0.30	Dynamic
Real Estate Income	44.08	125.7	(2.9)	7.8	(17.1)	(17.1)	(1.3)	2.7*	3.3*	3.11	0.30	Industrial Alliance
U.S. DAQ Index	29.99	947.1	(9.2)	(2.2)	(29.5)	(29.5)	6.8	10.0*	15.9*	2.99	0.30	Industrial Alliance
<b>Indexia Funds</b>												
Indexia Prudent	9.96	150.4	(2.4)	2.2	(12.8)	(12.8)	(1.8)	0.0	1.9*	2.30	0.10	Industrial Alliance
Indexia Moderate	10.46	133.2	(2.7)	3.5	(12.3)	(12.3)	(0.5)	1.0	3.2*	2.26	0.10	Industrial Alliance
Indexia Balanced	10.97	207.2	(3.0)	4.8	(11.9)	(11.9)	0.7	2.0	4.5*	2.26	0.10	Industrial Alliance
Indexia Growth	11.51	101.1	(3.3)	6.1	(11.5)	(11.5)	2.0	3.0	5.8*	2.27	0.20	Industrial Alliance
Indexia Aggressive	11.98	44.1	(3.6)	7.3	(11.3)	(11.3)	3.0	3.9	7.0*	2.23	0.20	Industrial Alliance

Returns after deduction of MER (Management expense ratio). Past performance is not a guarantee of future returns.

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<sup>1</sup> Total net assets of the fund including individual and group contracts.

<sup>2</sup> The rates for the period are non-annualized.

<sup>3</sup> Management expense ratio (GST and HST included). These fees may change at any time.

<sup>4</sup> Additional fee applied to the Series 75/100 guarantee option paid out of the contract each year.

<sup>5</sup> 75% of this funds are invested in the fund stated and 25% are invested in the Industrial Alliance Bond Fund.

\* Simulation of past returns as if the Fund or series had been in effect for these periods.

Index funds: Simulation of past returns from the return of the index that the fund aims to reproduce.

# Table of net returns as at December 31, 2022 (continued)

## iAG Savings and Retirement Plan – Ecoflex Series 100/100 | FORLIFE Series

	Unit Value \$	Net assets <sup>1</sup> in millions \$	Simple returns <sup>2</sup>			Compound annual returns				Fees <sup>3</sup>		Investment Advisor
			1 month %	3 months %	YTD %	1 year %	3 years %	5 years %	10 years %	Ecoflex %	FORLIFE %	
<b>ESG Funds</b>												
SRI Moderate (Inhance)	9.07	69.6	(2.8)	1.2	(15.2)	(15.2)	(1.5)*	0.1*	2.0*	3.66	-	Vancity
SRI Balanced (Inhance)	16.14	220.2	(3.6)	2.1	(15.6)	(15.6)	0.3	1.6	3.5	3.77	3.52	Vancity
SRI Growth (Inhance)	9.50	67.6	(3.9)	2.5	(16.1)	(16.1)	1.3*	2.5*	4.5*	3.86	-	Vancity
<b>Focus Funds</b>												
Focus Prudent	20.99	237.9	(2.0)	2.9	(11.5)	(11.5)	(1.5)	(0.2)	1.3	3.16	3.01	Various Managers
Focus Moderate	23.29	330.0	(2.2)	4.3	(11.2)	(11.2)	(0.4)	0.5	2.2	3.43	3.13	Various Managers
Focus Balanced	25.72	495.0	(2.4)	5.7	(10.7)	(10.7)	0.7	1.1	3.1	3.52	3.37	Various Managers
Focus Growth	28.01	170.8	(2.6)	7.2	(10.6)	(10.6)	1.7	1.7	3.9	3.71	3.61	Various Managers
Focus Aggressive	30.58	56.9	(2.9)	8.6	(10.5)	(10.5)	2.7	2.2	4.8	3.91	3.76	Various Managers
<b>Selection Funds</b>												
Selection Prudent	10.76	95.1	(1.7)	2.8	(12.5)	(12.5)	(3.0)	(1.2)	-	3.05	2.90	Various Managers
Selection Moderate	11.17	158.4	(1.8)	3.3	(11.5)	(11.5)	(2.4)	(0.8)	-	3.32	3.02	Various Managers
Selection Balanced	11.90	230.8	(2.3)	5.0	(11.3)	(11.3)	(1.6)	(0.2)	-	3.43	3.28	Various Managers
Selection Growth	12.74	102.7	(2.5)	6.7	(10.8)	(10.8)	(0.1)	0.7	-	3.66	3.56	Various Managers
Selection Aggressive	13.15	26.4	(3.1)	10.0	(11.0)	(11.0)	0.4	1.0	-	3.90	3.75	Various Managers
<b>Income Funds</b>												
Money Market	17.77	874.4	0.2	0.4	0.6	0.6	0.4	0.5	0.3	1.93	1.78	Industrial Alliance
Short Term Bond	19.23	148.5	(0.2)	0.5	(5.7)	(5.7)	(1.7)	(0.8)	(0.5)	2.64	2.49	Industrial Alliance
Bond	31.03	3,234.3	(1.7)	(0.2)	(13.2)	(13.2)	(4.0)	(1.7)	(0.3)	2.67	2.52	Industrial Alliance
Core Plus Bond (Wellington Square)	10.56	51.4	(0.1)	1.0	(8.8)	(8.8)	(1.9)	(0.9)	(0.2)	2.80	2.65	Wellington Square
<b>Specialty Income Funds</b>												
Strategic Corporate Bond <sup>5</sup>	13.37	117.2	(0.2)	1.6	(6.8)	(6.8)	0.0	0.5	2.1	-	2.69	Industrial Alliance
<b>Diversified Funds</b>												
Diversified Security	29.10	571.3	(2.0)	2.2	(11.3)	(11.3)	(1.9)	(0.6)	1.6	3.29	3.14	Industrial Alliance
Diversified	52.52	2,149.8	(2.8)	3.5	(10.4)	(10.4)	1.0	1.4	3.7	3.43	3.28	Industrial Alliance
Diversified Opportunity	42.80	792.3	(3.2)	4.4	(9.7)	(9.7)	2.7	2.4	4.6	3.55	3.45	Industrial Alliance
Strategic Income	15.58	427.2	(3.2)	2.7	(8.7)	(8.7)	1.3	2.3	3.9	3.69	3.44	Industrial Alliance
Global Diversified (Loomis Sayles) <sup>6</sup>	18.05	1,015.5	(4.7)	6.0	(20.3)	(20.3)	(0.6)	2.9	4.3	3.74	3.49	Loomis Sayles
<b>Canadian Hybrid Funds<sup>4</sup></b>												
Strategic Equity Income Hybrid 75/25	16.17	30.6	(3.6)	3.0	(10.0)	(10.0)	2.0	2.7	4.4	3.20	3.10	Industrial Alliance
Dividend Growth Hybrid 75/25	16.47	81.1	(4.2)	2.4	(7.4)	(7.4)	2.4	2.8	4.6	3.30	3.20	Industrial Alliance
Canadian Equity Index Hybrid 75/25	14.48	7.7	(4.7)	3.6	(9.5)	(9.5)	3.4	3.1	4.0	3.26	3.01	Industrial Alliance
Fidelity True North® Hybrid 75/25	16.82	25.3	(3.3)	4.0	(8.2)	(8.2)	4.5	4.2	5.2	4.00	3.75	Fidelity
Canadian Equity Growth Hybrid 75/25	15.67	20.2	(4.0)	4.2	(7.9)	(7.9)	4.4	3.7	4.9	3.55	3.30	Industrial Alliance
Fidelity Canadian Opportunities Hybrid 75/25 <sup>6</sup>	18.92	63.3	(2.0)	5.6	(6.0)	(6.0)	8.6	7.8	6.6	4.02	3.77	Fidelity
Canadian Equity Small Cap (QV) Hybrid 75/25 <sup>6</sup>	19.66	16.6	(0.9)	5.9	(3.3)	(3.3)	5.0	3.2	5.6	-	3.58	QV Investors Inc.
<b>Global Hybrid Funds<sup>4</sup></b>												
Global Dividend (Dynamic) Hybrid 75/25	20.50	185.7	(2.3)	2.7	(17.7)	(17.7)	(0.8)	3.3	7.3	3.91	3.66	Dynamic
Global Equity Hybrid 75/25	18.55	24.5	(3.9)	6.1	(12.7)	(12.7)	2.0	2.3	6.2	3.77	3.52	Industrial Alliance
Fidelity NorthStar® Hybrid 75/25	18.25	23.0	(1.0)	6.5	(9.1)	(9.1)	3.0	1.5	6.3	4.04	3.79	Fidelity
Thematic Innovation Hybrid 75/25	15.93	25.1	(5.0)	1.6	(20.4)	(20.4)	4.0	2.3	4.1	3.90	3.65	Industrial Alliance

## Table of net returns as at December 31, 2022 (continued)

### iAG Savings and Retirement Plan – Ecoflex Series 100/100 | FORLIFE Series

	Unit Value \$	Net assets <sup>1</sup> in millions \$	Simple returns <sup>2</sup>			Compound annual returns				Fees <sup>3</sup>		Investment Advisor
			1 month %	3 months %	YTD %	1 year %	3 years %	5 years %	10 years %	Ecoflex %	FORLIFE %	
<b>Canadian Equity Funds</b>												
Strategic Equity Income	22.74	228.3	(4.3)	4.2	(9.0)	(9.0)	3.7	3.9	5.8	3.56	3.31	Industrial Alliance
Dividend Growth	28.55	1,437.2	(5.0)	3.3	(5.5)	(5.5)	4.2	4.1	6.1	3.60	3.35	Industrial Alliance
Canadian Equity Index	45.12	734.8	(5.6)	4.8	(8.8)	(8.8)	5.3	4.4*	5.3*	3.58	-	Industrial Alliance
Canadian Equity Growth	40.04	839.7	(4.7)	5.7	(6.3)	(6.3)	6.8	5.6*	6.7*	3.71	-	Industrial Alliance
<b>U.S. &amp; International Equity Funds</b>												
Global Equity Index ACWI (BlackRock)	27.56	144.9	(4.3)	7.6	(15.1)	(15.1)	1.9	3.5*	8.0*	3.73	-	BlackRock
International Equity Index (BlackRock)	18.22	217.0	(0.2)	14.9	(10.7)	(10.7)	(0.4)	0.4*	5.0*	3.71	-	BlackRock
U.S. Equity Index (BlackRock)	46.98	553.6	(6.1)	5.2	(14.9)	(14.9)	5.9	7.7*	12.3*	3.69	-	BlackRock
Thematic Innovation	19.92	631.5	(5.6)	2.1	(21.4)	(21.4)	6.2	7.5*	-	3.73	-	Industrial Alliance
U.S. Equity	24.60	118.4	(5.8)	6.0	(12.8)	(12.8)	7.2	5.4*	2.6*	3.67	-	Industrial Alliance
U.S. Dividend Growth	29.67	282.2	(4.5)	9.0	(3.9)	(3.9)	7.4	6.4*	10.5*	3.69	-	Industrial Alliance
<b>FORLIFE Series Funds - Income Stage</b>												
FORLIFE Guaranteed Maximum Income	9.85	90.0	(1.7)	0.3	(12.9)	(12.9)	(4.2)	(1.5)	-	-	2.85	Industrial Alliance
FORLIFE Guaranteed Income & Growth	10.61	13.2	(2.7)	1.7	(12.9)	(12.9)	(1.9)	(0.1)	-	-	3.08	Industrial Alliance

#### Returns after deduction of MER (Management expense ratio). Past performance is not a guarantee of future returns.

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<sup>1</sup> Total net assets of the fund including individual and group contracts.

<sup>2</sup> The rates for the period are non-annualized.

<sup>3</sup> Management expense ratio (GST and HST included). These fees may change at any time and are the same for Series 75/100 and Ecoflex 100/100

<sup>4</sup> 75% of this funds are invested in the fund stated and 25% are invested in the Industrial Alliance Bond Fund.

<sup>5</sup> Fund closed to new investments as of November 30th, 2015.

<sup>6</sup> Fund closed to new investments as of September 9, 2016.

\* Simulation of past returns as if the Fund or series had been in effect for these periods.

Index funds: Simulation of past returns from the return of the index that the fund aims to reproduce.

## Table of net returns as at December 31, 2022 (continued)

### iAG Savings and Retirement Plan – Ecoflextra Series

	Unit Value \$	Net assets <sup>1</sup> in millions \$	Simple returns <sup>2</sup>			Compound annual returns				MER <sup>3</sup> %	Investment Advisor
			1 month %	3 months %	YTD %	1 year %	3 years %	5 years %	10 years %		
<b>Disciplined Funds</b>											
Disciplined Prudent (iAIM)	8.97	66.1	(2.4)	1.6	(12.9)	(12.9)	-	-	-	3.38	Various Managers
Disciplined Moderate (iAIM)	9.41	156.0	(2.8)	2.9	(12.5)	(12.5)	-	-	-	3.67	Various Managers
Disciplined Balanced (iAIM)	9.90	320.2	(3.2)	4.1	(12.0)	(12.0)	-	-	-	3.68	Various Managers
Disciplined Growth (iAIM)	10.40	188.7	(3.5)	5.4	(11.5)	(11.5)	-	-	-	3.94	Various Managers
<b>Income Funds</b>											
Money Market	17.77	874.4	0.2	0.4	0.6	0.6	0.4	0.5	0.3	2.28	Industrial Alliance
Short Term Bond	19.23	148.5	(0.2)	0.5	(5.7)	(5.7)	(1.7)	(0.8)	(0.5)	2.99	Industrial Alliance
Disciplined Bond (iAIM)	8.24	526.6	(1.8)	(0.3)	(13.5)	(13.5)	-	-	-	3.00	Industrial Alliance
<b>Canadian Hybrid Funds<sup>4</sup></b>											
Canadian Disciplined Equity (iAIM) Hybrid 75/25	11.23	135.6	(4.7)	3.9	(9.4)	(9.4)	-	-	-	4.02	Industrial Alliance
Canadian Equity Index Hybrid 75/25	14.48	7.7	(4.7)	3.6	(9.5)	(9.5)	3.4	3.1	4.0	4.01	Industrial Alliance
<b>Global Hybrid Funds<sup>4</sup></b>											
Global Disciplined Equity (iAIM) Hybrid 75/25	10.19	55.3	(3.9)	6.1	(12.8)	(12.8)	-	-	-	4.46	Industrial Alliance
U.S. Disciplined Equity (iAIM) Hybrid 75/25	10.52	33.6	(4.9)	4.4	(13.2)	(13.2)	-	-	-	4.26	Industrial Alliance

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<sup>1</sup> Total net assets of the fund including individual and group contracts.

<sup>2</sup> The rates for the period are non-annualized.

<sup>3</sup> Fees indicated are subject to change at any time. To see management expense ratios and guarantee fees rate, see the Fund Facts document (F14-10A).

<sup>4</sup> 75% of this funds are invested in the fund stated and 25% are invested in the Industrial Alliance Disciplined Bond Fund.

\* Simulation of past returns as if the Fund or series had been in effect for these periods.

Index funds: Simulation of past returns from the return of the index that the fund aims to reproduce.

# Table of net returns as at December 31, 2022 (continued)

## iAG Savings and Retirement Plan – Series 75/100 Prestige

	Unit Value \$	Net assets <sup>1</sup> in millions \$	Simple returns <sup>2</sup>			Compound annual returns				MER <sup>3</sup> %	Fund Fee Rate <sup>4</sup> %	Investment Advisor
			1 month %	3 months %	YTD %	1 year %	3 years %	5 years %	10 years %			
<b>ESG Funds</b>												
SRI Moderate (Inhance)	9.18	69.6	(2.8)	1.3	(14.7)	(14.7)	(0.9)*	0.7*	2.6*	2.68	0.10	Vancity
SRI Balanced (Inhance)	16.75	220.2	(3.5)	2.3	(15.1)	(15.1)	0.8	2.1	4.0*	2.73	0.10	Vancity
SRI Growth (Inhance)	9.63	67.6	(3.9)	2.6	(15.6)	(15.6)	1.9*	3.1*	5.1*	2.72	0.10	Vancity
Sustainable Balanced Portfolio (iAIM)	10.28	1.2	(2.7)	-	-	-	-	-	-	2.65	0.10	Industrial Alliance
Fidelity Climate Leadership Balanced™	10.16	1.3	(3.1)	(0.1)*	(25.2)*	(25.2)*	-	-	-	2.89	0.10	Fidelity
Sustainable Canadian Equity (iAIM)	10.38	1.6	(4.7)	-	-	-	-	-	-	2.51	0.30	Industrial Alliance
Climate Strategy (Wellington)	10.77	11.9	(4.0)	5.2*	(11.1)*	(11.1)*	9.2*	7.6*	11.7*	2.91	0.30	Wellington Management
<b>Focus Funds</b>												
Focus Prudent	21.60	237.9	(2.0)	3.0	(11.1)	(11.1)	(1.1)	0.2	1.7*	2.50	0.10	Various Managers
Focus Moderate	23.97	330.0	(2.2)	4.4	(10.8)	(10.8)	0.0	0.9	2.6*	2.62	0.10	Various Managers
Focus Balanced	26.54	495.0	(2.4)	5.8	(10.3)	(10.3)	1.2	1.6	3.5*	2.70	0.10	Various Managers
Focus Growth	28.97	170.8	(2.6)	7.3	(10.2)	(10.2)	2.2	2.2	4.3*	2.76	0.10	Various Managers
Focus Aggressive	31.43	56.9	(2.9)	8.7	(10.1)	(10.1)	3.1	2.6	5.1*	2.87	0.20	Various Managers
<b>Selection Funds</b>												
Selection Prudent	11.08	95.1	(1.7)	2.9	(12.2)	(12.2)	(2.6)	(0.8)	-	2.44	0.10	Various Managers
Selection Moderate	11.48	158.4	(1.8)	3.4	(11.2)	(11.2)	(2.1)	(0.4)	-	2.57	0.10	Various Managers
Selection Balanced	12.23	230.8	(2.2)	5.1	(10.9)	(10.9)	(1.2)	0.2	-	2.66	0.10	Various Managers
Selection Growth	13.09	102.7	(2.5)	6.8	(10.5)	(10.5)	0.2	1.1	-	2.79	0.10	Various Managers
Selection Aggressive	13.49	26.4	(3.0)	10.1	(10.7)	(10.7)	0.7	1.4	-	2.87	0.20	Various Managers
<b>Income Funds</b>												
Money Market	17.79	874.4	0.2	0.5	0.7	0.7	0.5	0.5	0.0*	1.56	0.10	Industrial Alliance
Short Term Bond	19.55	148.5	(0.2)	0.6	(5.5)	(5.5)	(1.5)	(0.6)	(0.3)*	2.17	0.10	Industrial Alliance
Bond	31.57	3,234.3	(1.7)	(0.2)	(13.0)	(13.0)	(3.8)	(1.4)	(0.1)*	2.18	0.10	Industrial Alliance
Canadian Corporate Bond	9.81	1,711.4	(1.1)	0.4	(12.0)	(12.0)	(3.2)	(1.0)	0.2*	2.16	0.10	Industrial Alliance
Core Plus Bond (Wellington Square)	10.74	51.4	(0.1)	1.1	(8.5)	(8.5)	(1.6)	(0.6)	0.0*	2.31	1.10	Wellington Square
Fixed Income Manager Portfolio	9.01	82.4	(0.9)	1.1	(10.1)	(10.1)	(2.2)*	(0.5)*	1.0*	2.34	0.10	Industrial Alliance
Global Multisector Bond (Loomis Sayles)	8.53	10.8	(0.1)	2.0	(14.4)	(14.4)	(2.1)*	(0.5)*	0.9*	2.58	0.10	Loomis Sayles
Global Fixed Income (PIMCO)	11.64	663.9	(0.5)	2.5	(8.3)	(8.3)	(2.2)	(0.6)	1.7*	2.61	2.10	PIMCO
<b>Specialty Income Funds</b>												
Floating Rate Income (Wellington Square)	9.60	73.0	0.2	2.0	(5.0)	(5.0)	(1.6)	0.3*	-	2.29	0.10	Wellington Square
Strategic Corporate Bond	13.60	117.2	(0.2)	1.7	(6.5)	(6.5)	0.2	0.7	2.3*	2.27	0.10	Industrial Alliance
Fidelity American High Yield Currency Neutral	10.69	68.7	(1.0)	3.9	(10.6)	(10.6)	(1.9)	(0.1)	1.6*	2.67	0.10	Fidelity
<b>Diversified Funds</b>												
Diversified Security	29.92	571.3	(2.0)	2.3	(11.0)	(11.0)	(1.5)	(0.2)	2.0*	2.66	0.10	Industrial Alliance
Diversified	54.64	2,149.8	(2.8)	3.7	(9.9)	(9.9)	1.6	1.9	4.2*	2.49	0.10	Industrial Alliance
Diversified Opportunity	44.67	792.3	(3.2)	4.5	(9.2)	(9.2)	3.3	3.0	5.2*	2.45	0.10	Industrial Alliance
Strategic Income	16.52	427.2	(3.1)	2.9	(7.8)	(7.8)	2.3	3.2	4.6*	2.28	0.10	Industrial Alliance
Global Diversified (Loomis Sayles)	18.76	1,015.5	(4.6)	6.1	(19.8)	(19.8)	0.0	3.5	4.7*	2.63	0.10	Loomis Sayles
Fidelity Global Monthly Income	11.07	298.3	(1.6)	4.7	(10.7)	(10.7)	0.4	2.3	5.6*	2.86	0.10	Fidelity
Fidelity Multi-Asset Innovation	7.48	14.1	(5.6)	(2.1)	(23.9)	(23.9)	-	-	-	2.99	0.20	Fidelity
Global Asset Allocation Security (iAGP)	10.09	86.9	(1.6)	3.0	(12.0)	(12.0)	(1.6)	-	-	2.72	0.10	Industrial Alliance
Global Asset Allocation (iAGP)	10.93	159.9	(2.2)	4.7	(11.1)	(11.1)	0.5	-	-	2.69	0.10	Industrial Alliance
Global Asset Allocation Opportunity (iAGP)	11.62	50.1	(2.5)	6.3	(10.1)	(10.1)	2.2	-	-	2.64	0.20	Industrial Alliance
<b>Canadian Hybrid Funds<sup>5</sup></b>												
Strategic Equity Income Hybrid 75/25	16.90	30.6	(3.6)	3.2	(9.4)	(9.4)	2.7	3.3	5.0*	2.07	0.10	Industrial Alliance
Dividend Growth Hybrid 75/25	17.18	81.1	(4.1)	2.5	(6.8)	(6.8)	3.0	3.5	5.2*	2.17	0.10	Industrial Alliance
Canadian Equity Index Hybrid 75/25	14.97	7.7	(4.6)	3.7	(9.2)	(9.2)	3.7	3.6	4.5*	2.27	0.20	Industrial Alliance
Fidelity True North® Hybrid 75/25	17.46	25.3	(3.3)	4.1	(7.7)	(7.7)	5.1	4.7	5.7*	2.79	0.20	Fidelity
Canadian Equity Growth Hybrid 75/25	16.28	20.2	(4.0)	4.3	(7.5)	(7.5)	4.9	4.3	5.4*	2.39	0.20	Industrial Alliance
Fidelity Canadian Opportunities Hybrid 75/25	19.77	63.3	(2.0)	5.8	(5.3)	(5.3)	9.3	8.6	7.2*	2.67	0.20	Fidelity
Canadian Equity Small Cap (QV) Hybrid 75/25	20.24	16.6	(0.8)	6.0	(3.0)	(3.0)	5.4	3.6	6.0*	2.86	0.20	QV Investors Inc.
<b>Global Hybrid Funds<sup>5</sup></b>												
Global Dividend (Dynamic) Hybrid 75/25	21.18	185.7	(2.2)	2.9	(17.3)	(17.3)	(0.4)	3.8	7.7*	2.82	0.20	Dynamic
Global Equity Hybrid 75/25	19.41	24.5	(3.8)	6.3	(12.1)	(12.1)	2.7	3.0	6.8*	2.49	0.20	Industrial Alliance
Fidelity NorthStar® Hybrid 75/25	18.78	23.0	(1.0)	6.6	(8.8)	(8.8)	3.4	1.9	6.6*	3.02	0.20	Fidelity
Thematic Innovation Hybrid 75/25	16.49	25.1	(4.9)	1.7	(20.0)	(20.0)	4.5	2.8	4.5*	2.74	0.20	Industrial Alliance

# Table of net returns as at December 31, 2022 (continued)

## iAG Savings and Retirement Plan – Series 75/100 Prestige

	Unit Value \$	Net assets <sup>1</sup> in millions \$	Simple returns <sup>2</sup>			Compound annual returns				MER <sup>3</sup> %	Fund Fee Rate <sup>4</sup> %	Investment Advisor
			1 month %	3 months %	YTD %	1 year %	3 years %	5 years %	10 years %			
<b>Canadian Equity Funds</b>												
Strategic Equity Income	23.68	228.3	(4.2)	4.3	(8.5)	(8.5)	4.3	4.5	6.4*	2.26	0.20	Industrial Alliance
Dividend Growth	29.78	1,437.2	(4.9)	3.4	(5.0)	(5.0)	4.8	4.7	6.7*	2.29	0.20	Industrial Alliance
Canadian Equity Index	37.59	734.8	(5.5)	4.9	(8.4)	(8.4)	5.8	4.9	5.8*	2.43	0.30	Industrial Alliance
Fidelity True North®	68.37	344.8	(3.8)	5.5	(6.0)	(6.0)	8.0	6.7	7.7*	2.91	0.30	Fidelity
Canadian Equity Growth	53.38	839.7	(4.7)	5.8	(5.8)	(5.8)	7.4	5.8	7.0*	2.46	0.30	Industrial Alliance
Fidelity Canadian Opportunities	95.90	765.8	(2.0)	7.8	(2.8)	(2.8)	13.6	11.8	9.6*	2.82	0.30	Fidelity
Canadian Equity Small Cap (QV)	29.71	205.6	(0.6)	8.0	0.4	0.4	7.8	4.8	7.8*	2.98	0.30	QV Investors Inc.
North American Equity	61.50	113.1	(4.8)	5.2	(10.5)	(10.5)	5.5	4.3	5.1*	2.62	0.30	Industrial Alliance
<b>U.S. &amp; International Equity Funds</b>												
Global Equity Index ACWI (BlackRock)	28.21	144.9	(4.3)	7.8	(14.6)	(14.6)	2.4	4.0*	8.6*	2.40	0.30	BlackRock
Global Dividend (Dynamic)	30.17	1,387.8	(2.4)	3.9	(18.7)	(18.7)	0.8	5.6	10.4*	2.91	0.30	Dynamic
Global Equity	28.11	122.6	(4.5)	8.4	(12.1)	(12.1)	4.6	4.1	9.0*	2.64	0.30	Industrial Alliance
Global Opportunities (Loomis Sayles)	9.48	118.5	(6.5)	8.1	(23.0)	(23.0)	1.7*	6.0*	10.5*	2.85	0.30	Loomis Sayles
Global Equity Opportunistic Value (Wellington)	11.07	96.8	(1.7)	10.3*	(4.6)*	(4.6)*	5.5*	5.0*	9.6*	2.90	0.30	Wellington Management
Global True Conviction	20.65	164.4	(4.5)	5.7	(15.5)	(15.5)	3.5	3.9	9.5*	2.58	0.30	Industrial Alliance
Fidelity Global Concentrated Equity	12.15	89.9	(1.1)	19.6	(11.4)	(11.4)	3.4	3.8	9.3*	3.09	0.30	Fidelity
Fidelity NorthStar®	27.64	136.2	(0.7)	8.9	(7.2)	(7.2)	5.8	3.1	9.0*	3.04	0.30	Fidelity
International Equity Index (BlackRock)	15.02	217.0	(0.2)	15.0	(10.3)	(10.3)	0.0	0.8	5.5*	2.56	0.30	BlackRock
International Equity	21.16	412.1	(1.3)	14.4	(10.7)	(10.7)	(0.9)	0.0	5.4*	2.74	0.30	Industrial Alliance
Fidelity European Equity	18.30	37.2	(1.0)	15.6	(13.6)	(13.6)	(3.0)	(1.1)	3.6*	3.06	0.30	Fidelity
U.S. Equity Index (BlackRock)	38.42	553.6	(6.0)	5.3	(14.5)	(14.5)	6.3	8.1	12.7*	2.58	0.30	BlackRock
Fidelity Insights	12.51	251.1	(5.2)	2.6	(22.6)	(22.6)	5.5	7.9*	-	2.86	0.30	Fidelity
Thematic Innovation	20.30	631.5	(5.5)	2.2	(21.0)	(21.0)	6.8	8.2*	-	2.43	0.30	Industrial Alliance
American (Dynamic)	10.44	76.5	(2.9)	3.3	(17.9)	(17.9)	0.5	7.1*	10.7*	2.69	0.30	Dynamic
U.S. Equity	26.33	118.4	(5.7)	6.1	(12.6)	(12.6)	7.6	6.0	11.2*	2.62	0.30	Industrial Alliance
U.S. Dividend Growth	30.68	282.2	(4.4)	9.1	(3.5)	(3.5)	7.9	6.8	10.8*	2.54	0.30	Industrial Alliance
<b>Specialty Funds</b>												
Fidelity Global Innovators®	6.65	92.6	(8.9)	(5.0)	(31.1)	(31.1)	9.9*	11.3*	-	3.32	0.30	Fidelity
Asian Pacific (Dynamic)	3.95	161.8	3.6	17.9	(25.0)	(25.0)	(1.4)	1.1*	5.0*	2.96	0.30	Dynamic
Emerging Markets (Jarislowsky Fraser)	9.46	47.5	(0.1)	14.5	(16.5)	(16.5)	(3.7)	(1.9)*	-	3.04	0.30	Jarislowsky Fraser
Global Health Care (Renaissance)	59.54	303.2	(1.0)	7.2	(7.1)	(7.1)	3.0	5.7*	12.3*	3.24	0.30	CIBC
Global Infrastructure (Dynamic)	10.52	146.8	(4.2)	4.7	(3.2)	(3.2)	0.8	4.0*	7.3*	2.83	0.30	Dynamic
Real Estate Income	44.81	125.7	(2.8)	7.9	(16.7)	(16.7)	(0.8)	3.3*	3.9*	2.62	0.30	Industrial Alliance
U.S. DAQ Index	30.75	947.1	(9.2)	(2.0)	(29.2)	(29.2)	7.4	10.6*	16.5*	2.50	0.30	Industrial Alliance
<b>Indexia Funds</b>												
Indexia Prudent	10.02	150.4	(2.4)	2.2	(12.7)	(12.7)	(1.7)	0.1	2.0*	2.18	0.10	Industrial Alliance
Indexia Moderate	10.50	133.2	(2.7)	3.5	(12.2)	(12.2)	(0.4)	1.1	3.3*	2.13	0.10	Industrial Alliance
Indexia Balanced	11.04	207.2	(3.0)	4.8	(11.8)	(11.8)	0.8	2.1	4.6*	2.12	0.10	Industrial Alliance
Indexia Growth	11.57	101.1	(3.3)	6.1	(11.4)	(11.4)	2.1	3.0	5.9*	2.11	0.20	Industrial Alliance
Indexia Aggressive	12.06	44.1	(3.6)	7.4	(11.1)	(11.1)	3.2	4.0	7.1*	2.08	0.20	Industrial Alliance

### Returns after deduction of MER (Management expense ratio). Past performance is not a guarantee of future returns.

The EcoStrategist in Brief | IAG Savings and Retirement Plan economic and financial bulletin, produced monthly, and its more exhaustive quarterly version, are available at [ia.ca](http://ia.ca), under Individuals, Savings and Retirement, Economic and Financial Publications.

<sup>1</sup> Total net assets of the fund including individual and group contracts.

<sup>2</sup> The rates for the period are non-annualized.

<sup>3</sup> Management expense ratio (GST and HST included). These fees may change at any time.

<sup>4</sup> Additional fee applied to the Series 75/100 Prestige guarantee option paid out of the contract each year.

<sup>5</sup> 75% of this funds are invested in the fund stated and 25% are invested in the Industrial Alliance Bond Fund.

\* Simulation of past returns as if the Fund or series had been in effect for these periods.

Index funds: Simulation of past returns from the return of the index that the fund aims to reproduce.

# Total Return Reference indexes<sup>2</sup>

Returns as at December 31, 2022

	Simple returns <sup>1</sup>			Compound annual returns			
	1 month %	3 months %	YTD %	1 year %	3 years %	5 years %	10 years %
<b>Indexes related to Income Funds</b>							
FTSE Canada 91 Day T-Bill Index	0.3	1.0	1.8	1.8	0.9	1.2	0.9
FTSE Canada Short Term Bond Index	(0.2)	0.7	(4.0)	(4.0)	0.0	1.0	1.4
FTSE Canada Universe Bond Index	(1.7)	0.1	(11.7)	(11.7)	(2.2)	0.3	1.6
SB - World Government Bonds (Can. \$)	(0.2)	2.4	(12.3)	(12.3)	(4.4)	(1.0)	1.9
<b>Indexes related to Canadian Equity Funds</b>							
S&P/TSX 60	(5.4)	5.6	(6.2)	(6.2)	8.2	7.4	8.4
S&P/TSX Completion Index	(2.8)	7.7	(4.2)	(4.2)	5.2	5.1	5.8
S&P/TSX Composite Index	(4.9)	6.0	(5.8)	(5.8)	7.5	6.8	7.7
S&P/TSX Capped Composite Index	(4.9)	6.0	(5.8)	(5.8)	7.5	6.8	7.7
S&P/TSX SmallCap Index	(1.8)	8.4	(9.3)	(9.3)	7.2	3.1	4.2
<b>Indexes related to U.S. &amp; International Equity Funds</b>							
S&P 500 (Can. \$) (Reuters)	(5.8)	6.1	(12.2)	(12.2)	9.2	11.2	16.1
MSCI - World (Can. \$)	(4.3)	8.2	(12.2)	(12.2)	6.5	7.8	12.3
MSCI - EAFE (Can. \$)	0.0	15.7	(8.2)	(8.2)	2.4	3.1	8.0
MSCI - EAFE (Can. \$) (Reuters)	0.0	15.7	(8.2)	(8.2)	2.4	3.1	7.9
MSCI - Europe (Can. \$)	0.0	17.8	(8.3)	(8.3)	3.4	4.1	8.5
<b>Index related to Specialty Funds</b>							
MSCI - AC Asian Pacific Free (Can. \$)	(0.3)	11.0	(10.9)	(10.9)	1.0	2.1	7.9
MSCI - Emerging Markets (Can. \$)	(1.4)	8.3	(13.9)	(13.9)	(0.9)	0.5	5.0
MSCI - World Health Care (Can. \$)	(1.2)	11.7	1.9	1.9	10.9	12.5	16.1
NASDAQ 100 (Can. \$)	(9.1)	(1.7)	(28.1)	(28.1)	9.4	13.1	18.8
S&P/TSX Capped REIT Index	(2.4)	9.2	(17.0)	(17.0)	(0.9)	4.9	5.0
<b>Variation</b>							
	1 month %	3 months %	YTD %	1 year %	3 years %	5 years %	10 years %
<b>Exchange Rate (Can. \$ / US \$)</b>							
As at December 31, 2022: 1.3550	(0.1)	(1.4)	7.3	7.3	1.5	1.6	3.1
<b>Exchange Rate (US \$ / Can. \$)</b>							
As at December 31, 2022: 0.7380	0.1	1.4	(6.8)	(6.8)	(1.5)	(1.6)	(3.0)

<sup>1</sup> The rates for the period are non-annualized.

<sup>2</sup> Please refer to the Legal Notices on page 13 for more information about these indexes.

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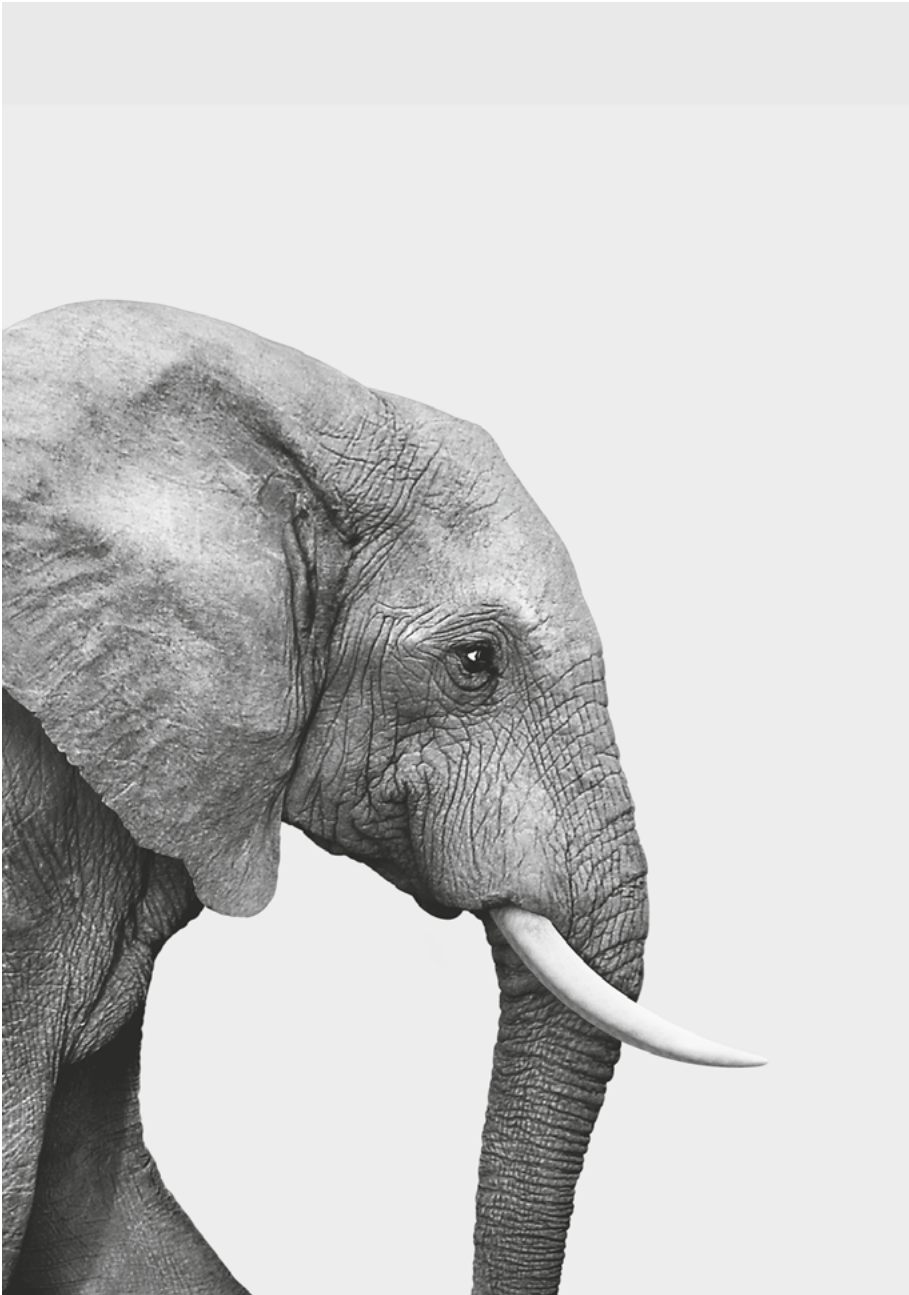
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