

Table of net returns as at December 31, 2023

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

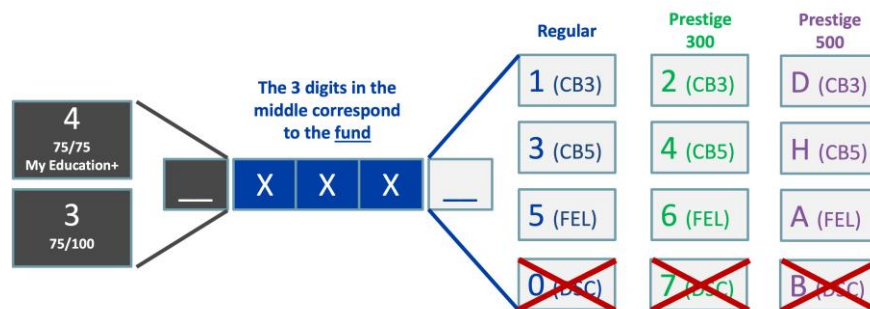
		Net Unit Value \$	Simple returns				Compound annual returns				MER ¹ %	Portfolio Manager
			1 mo %	3 mo %	6 mo %	YTD %	1 yr %	3 yrs %	5 yrs %	10 yrs %		
ESG Funds												
X108X	SRI Moderate (Inhance)	6.28	3.5%	8.4%	3.1%	6.3%	6.3%	-2.2%	2.6%*	2.4%*	2.84	Vancity
X425X	SRI Balanced (Inhance)	7.71	3.6%	9.1%	3.2%	7.7%	7.7%	-1.2%	4.5%	3.6%	2.87	Vancity
X109X	SRI Growth (Inhance)	8.22	3.7%	9.5%	3.2%	8.2%	8.2%	-0.8%	5.6%*	4.3%*	2.93	Vancity
X948X	Sustainable Balanced Portfolio (iA)	7.90	3.2%	7.6%	2.6%	7.9%	7.9%	-	-	-	2.83	iAGAM
X946X	Fidelity Climate Leadership Balanced	16.57	4.0%	8.3%	7.4%	16.6%	16.6%	-	-	-	3.05	Fidelity
X947X	Sustainable Canadian Equity (iA)	7.14	3.4%	6.6%	3.3%	7.1%	7.1%	-	-	-	2.82	iAGAM
X945X	Climate Strategy (Wellington)	5.34	4.9%	6.2%	-0.4%	5.3%	5.3%	3.7%*	12.3%*	8.4%*	3.00	Wellington Management
Focus Funds												
X605X	Focus Prudent (iA)	6.45	2.8%	7.2%	3.4%	6.5%	6.5%	-1.3%	2.1%	1.9%	2.66	Multiple Managers
X615X	Focus Moderate (iA)	7.43	2.7%	7.1%	3.7%	7.4%	7.4%	0.1%	3.3%	2.6%	2.71	Multiple Managers
X625X	Focus Balanced (iA)	8.23	2.5%	6.9%	3.9%	8.2%	8.2%	1.4%	4.5%	3.2%	2.75	Multiple Managers
X635X	Focus Growth (iA)	9.07	2.4%	6.9%	4.2%	9.1%	9.1%	2.5%	5.6%	3.7%	2.81	Multiple Managers
X645X	Focus Aggressive (iA)	9.94	2.4%	7.0%	4.5%	9.9%	9.9%	3.7%	6.7%	4.3%	2.87	Multiple Managers
Selection Funds												
X412X	Selection Prudent (iA)	5.98	3.0%	7.3%	4.0%	6.0%	6.0%	-2.1%	0.9%	-	2.62	Multiple Managers
X413X	Selection Moderate (iA)	6.43	2.9%	7.2%	3.9%	6.4%	6.4%	-1.2%	1.7%	-	2.68	Multiple Managers
X414X	Selection Balanced (iA)	7.66	2.6%	7.2%	4.4%	7.7%	7.7%	0.3%	2.8%	-	2.76	Multiple Managers
X415X	Selection Growth (iA)	9.20	2.4%	7.0%	4.8%	9.2%	9.2%	1.9%	4.3%	-	2.85	Multiple Managers
X416X	Selection Aggressive (iA)	11.92	1.8%	7.3%	5.7%	11.9%	11.9%	3.1%	5.4%	-	2.92	Multiple Managers
Income Funds												
X660X	Money Market (iA)	3.39	0.3%	1.0%	1.9%	3.4%	3.4%	1.4%	1.1%	0.7%	1.46	iAGAM
X700X	Short Term Bond (iA)	3.45	1.5%	4.0%	3.1%	3.5%	3.5%	-1.7%	0.0%	0.1%	2.25	iAGAM
X610X	Bond (iA)	4.84	3.5%	8.1%	3.0%	4.8%	4.8%	-4.4%	-0.4%	0.7%	2.24	iAGAM
X456X	Canadian Corporate Bond (iA)	6.26	3.2%	7.1%	4.3%	6.3%	6.3%	-3.3%	0.4%	1%*	2.24	iAGAM
X426X	Core Plus Bond (Wellington Square)	3.92	1.8%	3.9%	3.0%	3.9%	3.9%	-1.4%	0.5%	0.4%	2.30	Wellington Square
X603X	Fixed Income Managed Portfolio (iA)	3.96	3.0%	6.2%	2.1%	4.0%	4.0%	-2.7%*	0.7%*	1.3%*	2.48	iAGAM
X604X	Global Multisector Bond (Loomis Sayles)	4.38	4.2%	6.6%	3.2%	4.4%	4.4%	-4.1%*	1.1%*	1.2%*	2.56	Loomis Sayles
X417X	Global Fixed Income (PIMCO)	5.87	2.4%	4.7%	3.2%	5.9%	5.9%	-1.1%	0.8%	2%*	2.65	PIMCO
Specialty Income Funds												
X105X	Floating Rate Income (Wellington Square)	5.87	0.7%	1.9%	3.0%	5.9%	5.9%	0.8%	1.5%*	2.1%*	2.28	Wellington Square
X450X	Strategic Corporate Bond (iA)	6.18	2.0%	4.3%	3.9%	6.2%	6.2%	1.4%	2.4%	2.5%	2.26	iAGAM
X418X	Fidelity American High Yield Currency Neutral	9.32	3.6%	5.7%	5.7%	9.3%	9.3%	1.2%	2.8%	2.1%*	2.70	Fidelity
Diversified Funds												
X830X	Diversified Security (iA)	5.01	2.8%	7.0%	3.6%	5.0%	5.0%	-1.6%	1.6%	2.0%	2.66	iAGAM
X670X	Diversified (iA)	6.53	2.8%	6.9%	4.1%	6.5%	6.5%	1.4%	4.4%	3.5%	2.69	iAGAM
X840X	Diversified Opportunity (iA)	7.11	2.7%	6.7%	4.4%	7.1%	7.1%	3.1%	6.0%	4.3%	2.70	iAGAM
X452X	Strategic Income (iA)	5.36	4.2%	6.6%	2.9%	5.4%	5.4%	4.0%	4.8%	3.9%	2.57	iAGAM
X585X	Global Diversified (Loomis Sayles)	17.68	2.7%	9.0%	7.1%	17.7%	17.7%	1.9%	7.1%	5.2%	2.71	Loomis Sayles
X007X	Fidelity Global Monthly Income	5.81	1.9%	5.4%	3.9%	5.8%	5.8%	0.2%	3.5%	4.8%*	2.95	Fidelity
X609X	Fidelity Multi-Asset Innovation	26.81	4.7%	11.4%	7.9%	26.8%	26.8%	-	-	-	2.97	Fidelity
X011X	Global Asset Allocation Security (iA)	5.57	2.5%	6.0%	3.3%	5.6%	5.6%	-1.6%	1.5%	-	2.77	iAGAM
X012X	Global Asset Allocation (iA)	7.56	2.3%	6.2%	3.9%	7.6%	7.6%	0.6%	3.8%	-	2.78	iAGAM
X013X	Global Asset Allocation Opportunity (iA)	8.69	2.2%	6.2%	4.2%	8.7%	8.7%	2.3%	5.4%	-	2.86	iAGAM
Canadian Hybrid Funds²												
X428X	Strategic Equity Income Hybrid 75/25 (iA)	6.96	5.2%	8.2%	3.5%	7.0%	7.0%	4.5%	5.2%	4.1%	2.53	iAGAM
X429X	Dividend Growth Hybrid 75/25 (iA)	5.57	3.1%	7.2%	2.9%	5.6%	5.6%	4.3%	5.6%	4.5%	2.54	iAGAM
X431X	Canadian Equity Index Hybrid 75/25 (iA)	8.02	3.7%	8.0%	4.2%	8.0%	8.0%	4.5%	6.6%	4.4%	2.61	iAGAM
X436X	Fidelity True North Hybrid 75/25	8.30	2.8%	6.9%	4.2%	8.3%	8.3%	4.9%	7.5%	5.3%	2.73	Fidelity
X437X	Canadian Equity Growth Hybrid 75/25 (iA)	9.27	3.8%	8.0%	5.0%	9.3%	9.3%	5.5%	7.7%	5.1%	2.65	iAGAM
X438X	Fidelity Canadian Opportunities Hybrid 75/25	14.29	4.4%	8.6%	5.5%	14.3%	14.3%	6.8%	11.8%	7.7%	2.75	Fidelity
X439X	Canadian Equity Small Cap (QV) Hybrid 75/25	8.59	4.6%	9.0%	5.8%	8.6%	8.6%	7.0%	7.3%	4.4%	2.98	QV Investors Inc.
Global Hybrid Funds²												
X440X	Global Dividend (iA) Hybrid 75/25	3.56	1.4%	6.7%	2.9%	3.6%	3.6%	-2.4%	3.9%	6.1%	2.91	iAGAM
X441X	Global Equity Hybrid (iA) 75/25	13.47	2.4%	7.6%	6.0%	13.5%	13.5%	3.4%	6.9%	5.8%	2.75	iAGAM
X444X	Fidelity NorthStar Hybrid 75/25	11.38	3.2%	7.1%	5.4%	11.4%	11.4%	1.9%	5.2%	5.0%	2.93	Fidelity
X445X	Thematic Innovation Hybrid (iA) 75/25	18.85	2.1%	10.0%	6.3%	18.9%	18.9%	2.8%	9.2%	4.6%	2.79	iAGAM

Table of net returns as at December 31, 2023

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

	Net Unit Value \$	Simple returns				Compound annual returns				MER ¹ %	Portfolio Manager
		1 mo %	3 mo %	6 mo %	YTD %	1 yr %	3 yrs %	5 yrs %	10 yrs %		
Canadian Equity Funds											
X805X Strategic Equity Income (iA)	7.62	5.7%	8.2%	3.6%	7.6%	7.6%	7.4%	6.8%	5.1%	2.59	iAGAM
X695X Dividend Growth (iA)	5.77	3.0%	6.9%	2.8%	5.8%	5.8%	7.2%	7.3%	5.5%	2.64	iAGAM
X705X Canadian Equity Index (iA)	8.91	3.8%	8.0%	4.5%	8.9%	8.9%	7.4%	8.6%	5.4%	2.73	iAGAM
X780X Fidelity True North	9.38	2.6%	6.4%	4.6%	9.4%	9.4%	8.0%	9.9%	6.7%	2.90	Fidelity
X725X Canadian Equity Growth (iA)	10.70	3.8%	7.9%	5.6%	10.7%	10.7%	8.8%	10.2%	6.4%	2.77	iAGAM
X790X Fidelity Canadian Opportunities	17.49	4.7%	8.7%	6.3%	17.5%	17.5%	10.7%	15.8%	9.9%	2.90	Fidelity
X409X Canadian Equity Small Cap (QV)	9.95	5.1%	9.3%	6.8%	10.0%	10.0%	11.1%	9.6%	5.4%	3.10	QV Investors Inc.
X600X North American Equity (iA)	13.15	3.4%	9.0%	5.6%	13.2%	13.2%	6.8%	9.2%	5.0%	2.79	iAGAM
U.S. & International Equity Funds											
X457X Global Equity Index ACWI (BlackRock)	16.02	1.6%	7.6%	5.4%	16.0%	16.0%	4.2%	7.7%	7.4%*	2.76	BlackRock
X675X Global Dividend (Dynamic)	2.84	0.8%	5.9%	2.6%	2.8%	2.8%	-1.9%	5.2%	8.0%	3.03	Dynamic
X134X Global Dividend (iA)	-	0.9%	5.3%	3.3%*	-	-	-	-	-	2.88	iAGAM
X422X Global Equity (iA)	16.40	2.1%	7.4%	7.0%	16.4%	16.4%	6.0%	9.2%	7.4%	2.87	iAGAM
X019X Global Opportunities (Loomis Sayles)	24.10	2.2%	10.4%	8.6%	24.1%	24.1%	4.5%	10.9%*	10.2%*	2.75	Loomis Sayles
X449X Global True Conviction (iA)	19.10	2.5%	11.6%	8.5%	19.1%	19.1%	4.7%	9.2%	7.3%	2.89	iAGAM
X358X Global Equity Opportunistic Value (Wellington)	8.09	1.7%	5.8%	5.0%	8.1%	8.1%	6.4%*	9.6%*	7.7%*	3.03	Wellington Management
X008X Fidelity Global Concentrated Equity	19.79	3.2%	7.1%	4.1%	19.8%	19.8%	5.6%	10.2%	8.5%*	3.14	Fidelity
X815X Fidelity NorthStar	13.62	3.1%	6.7%	6.2%	13.6%	13.6%	4.1%	7.0%	6.4%	3.08	Fidelity
X850X International Equity Index (BlackRock)	12.22	2.2%	7.0%	4.1%	12.2%	12.2%	2.6%	4.8%	3.9%	2.77	BlackRock
X421X International Equity (iA)	15.17	2.3%	7.8%	6.6%	15.2%	15.2%	1.4%	5.4%	4.3%	2.91	iAGAM
X800X Fidelity European Equity	13.46	1.5%	5.4%	3.9%	13.5%	13.5%	2.4%	3.6%	2.3%	2.99	Fidelity
X730X U.S. Equity Index (BlackRock)	19.33	1.4%	8.1%	6.1%	19.3%	19.3%	8.1%	11.6%	11.2%	2.74	BlackRock
X106X Fidelity Insights	27.89	1.5%	7.9%	9.3%	27.9%	27.9%	5.7%	12.5%*	-	2.98	Fidelity
X233X Thematic Innovation (iA)	22.04	1.9%	10.4%	7.1%	22.0%	22.0%	4.4%	12.0%	-	2.66	iAGAM
X103X American (Dynamic)	9.28	0.3%	8.6%	5.6%	9.3%	9.3%	-1.5%	6.3%*	8.8%*	2.82	Dynamic
X420X U.S. Equity (iA)	13.38	0.9%	6.4%	5.3%	13.4%	13.4%	7.2%	10.4%	9.0%	2.87	iAGAM
X825X U.S. Dividend Growth (iA)	8.52	0.9%	6.6%	5.4%	8.5%	8.5%	8.6%	10.1%	8.9%	2.69	iAGAM
Specialty Funds											
X608X Fidelity Global Innovators	43.71	5.3%	14.9%	11.8%	43.7%	43.7%	0.1%*	21.3%*	-	3.26	Fidelity
X500X Asian Pacific (iA)	11.87	1.0%	4.3%	4.0%	11.9%	11.9%	-9.5%	6.2%	5.5%	3.04	iAGAM
X104X Emerging Markets (Jarislowsky Fraser)	-2.99	-0.7%	0.8%	-4.3%	-3.0%	-3.0%	-9.6%	-0.6%*	-	3.24	Jarislowsky Fraser
X785X Global Health Care (Renaissance)	-3.30	2.9%	0.7%	-2.3%	-3.3%	-3.3%	-1.1%	4.1%	7.4%	3.29	CIBC
X107X Global Infrastructure (Dynamic)	-2.04	2.8%	9.6%	-2.9%	-2.0%	-2.0%	0.4%	4.2%*	5.6%*	3.09	Dynamic
X565X Real Estate Income (iA)	2.24	8.3%	8.5%	1.7%	2.2%	2.2%	3.3%	3.0%	3.9%	2.91	iAGAM
X860X U.S. DAQ Index (iA)	46.19	2.4%	10.8%	9.2%	46.2%	46.2%	8.1%	18.0%	16.8%	2.98	iAGAM
Indexia Funds - Passive management											
X002X Indexia Prudent (iA)	7.33	3.0%	7.8%	3.8%	7.3%	7.3%	-1.5%	2.1%	2.5%*	1.99	iAGAM
X003X Indexia Moderate (iA)	8.69	2.9%	7.8%	4.1%	8.7%	8.7%	0.2%	3.5%	3.6%*	1.99	iAGAM
X004X Indexia Balanced (iA)	10.01	2.8%	7.8%	4.4%	10.0%	10.0%	1.8%	4.9%	4.6%*	1.98	iAGAM
X005X Indexia Growth (iA)	11.32	2.7%	7.7%	4.7%	11.3%	11.3%	3.4%	6.4%	5.6%*	1.98	iAGAM
X006X Indexia Aggressive (iA)	12.64	2.6%	7.7%	5.0%	12.6%	12.6%	5.0%	7.6%	6.6%*	1.99	iAGAM

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



1 Management expense ratio (GST and HST included). These fees may change at any time.

2 Fund not offered for My Education+. 75% of this funds are invested in the fund stated and 25% are invested in the Bond Fund.

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