

Table of net returns as at October 31, 2025

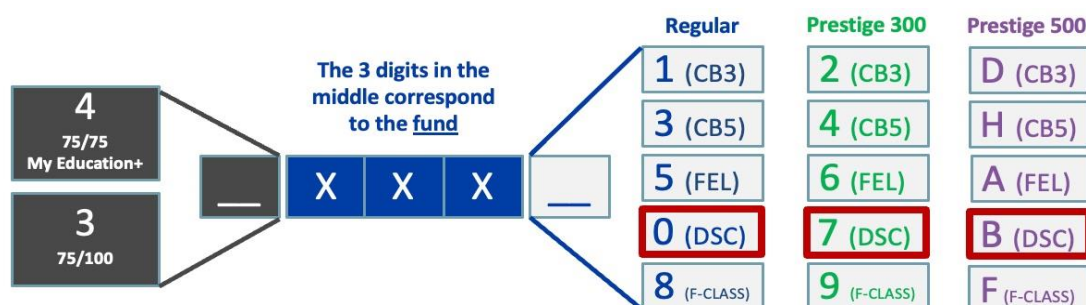
iAG Savings and Retirement Plan – Classic Series 75/75 | My Education+

		Simple returns				Compound annual returns				MER ¹
		1 mo	3 mo	6 mo	YTD	1 yr	3 yrs	5 yrs	10 yrs	%
ESG Funds										
X108X	SRI Moderate (Inhance)	0.5%	2.2%	4.0%	4.0%	5.2%	5.8%	2.0%	2.7%*	2.82
X425X	SRI Balanced (Inhance)	0.4%	1.8%	5.4%	5.4%	7.2%	7.5%	3.7%	4.2%	2.86
X109X	SRI Growth (Inhance)	0.3%	1.7%	6.5%	6.4%	8.4%	8.2%	4.5%	5.0%*	2.92
X948X	Sustainable Balanced Portfolio (iA)	0.6%	3.0%	5.7%	5.3%	6.6%	8.1%	-	-	2.79
X946X	Fidelity Climate Leadership Balanced	1.9%	3.4%	11.6%	9.2%	10.9%	12.8%	-	-	2.99
X947X	Sustainable Canadian Equity (iA)	-0.7%	10.1%	17.9%	21.0%	24.9%	16.1%	-	-	2.79
X945X	Climate Strategy (Wellington)	3.5%	1.2%	12.5%	9.5%	8.8%	11.5%	10.4%*	9.4%*	3.02
Focus Funds										
X605X	Focus Prudent (iA)	0.8%	3.9%	6.6%	6.2%	7.5%	7.5%	2.9%	2.6%	2.65
X615X	Focus Moderate (iA)	0.9%	4.4%	8.8%	8.3%	9.9%	9.5%	4.9%	3.7%	2.70
X625X	Focus Balanced (iA)	1.1%	5.5%	11.8%	10.8%	12.7%	11.7%	7.1%	4.8%	2.74
X635X	Focus Growth (iA)	1.3%	6.4%	14.4%	13.1%	15.3%	13.8%	9.0%	5.9%	2.79
X645X	Focus Aggressive (iA)	1.4%	7.0%	16.9%	15.3%	17.7%	15.8%	11.0%	6.9%	2.85
Income Funds										
X660X	Money Market (iA)	0.1%	0.4%	0.8%	1.4%	1.9%	2.9%	1.8%	1.1%	1.44
X700X	Short Term Bond (iA)	0.2%	1.4%	1.7%	2.7%	3.4%	3.8%	0.4%	0.6%	2.23
X610X	Bond (iA)	0.5%	2.4%	1.5%	2.0%	2.7%	3.5%	-1.6%	0.4%	2.22
X456X	Canadian Corporate Bond (iA)	0.5%	2.1%	2.9%	3.2%	4.5%	5.6%	0.1%	1.3%*	2.25
X426X	Core Plus Bond (Agile)	0.2%	1.6%	2.9%	2.3%	3.1%	4.0%	1.0%	1.0%	2.28
X603X	Fixed Income Managed Portfolio (iA)	0.6%	2.5%	2.6%	4.0%	4.1%	3.8%	0.1%*	1.4%*	2.46
X604X	Global Multisector Bond (Loomis Sayles)	0.1%	2.1%	3.4%	4.8%	4.7%	5.1%	-0.2%*	1.9%*	2.55
X417X	Global Fixed Income (PIMCO)	1.1%	3.0%	4.5%	6.5%	6.7%	5.8%	2.0%	2.2%	2.65
Specialty Income Funds										
X105X	Floating Rate Income (Loomis Sayles)	-0.2%	-0.3%	1.3%	-1.6%	-0.5%	2.4%	1.1%	1.4%*	2.29
X450X	Strategic Corporate Bond (iA)	0.3%	1.8%	4.2%	3.9%	4.7%	6.2%	3.8%	3.4%	2.25
X418X	Fidelity American High Yield Currency Neutral	0.1%	1.6%	5.4%	5.2%	5.3%	7.1%	3.9%	3.0%	2.68
Diversified Funds										
X830X	Diversified Security (iA)	0.6%	4.1%	6.5%	6.3%	7.9%	7.2%	2.8%	2.3%	2.64
X670X	Diversified (iA)	0.7%	5.9%	10.8%	10.4%	12.5%	10.3%	6.8%	4.6%	2.67
X840X	Diversified Opportunity (iA)	0.8%	6.8%	13.0%	12.8%	15.2%	12.1%	9.3%	5.7%	2.69
X452X	Strategic Income (iA)	0.3%	2.5%	8.2%	8.6%	9.6%	8.3%	7.8%	5.4%	2.56
X585X	Global Diversified (Loomis Sayles)	1.8%	5.6%	13.5%	6.9%	9.9%	14.7%	7.1%	7.5%	2.70
X361X	Global Growth and Income (iA)	1.2%	3.6%	8.0%	5.6%	7.5%	-	-	-	2.78
X007X	Fidelity Global Monthly Income	1.4%	6.0%	11.5%	11.1%	13.6%	11.4%	6.2%	5.0%*	2.95
X609X	Fidelity Multi-Asset Innovation	1.8%	7.2%	24.9%	16.3%	23.9%	23.3%	-	-	2.96
X011X	Global Asset Allocation Security (iA)	0.5%	3.2%	5.6%	5.6%	7.3%	7.3%	2.7%	-	2.77
X012X	Global Asset Allocation (iA)	0.9%	4.8%	9.7%	9.1%	11.2%	10.6%	5.9%	-	2.78
X013X	Global Asset Allocation Opportunity (iA)	1.1%	6.1%	12.9%	12.3%	14.7%	13.0%	8.5%	-	2.84
Canadian Equity Funds										
X805X	Strategic Equity Income (iA)	0.2%	3.7%	12.8%	12.4%	13.3%	11.2%	11.7%	6.9%	2.57
X695X	Dividend Growth (iA)	0.2%	6.0%	11.0%	13.5%	15.9%	12.6%	13.4%	8.1%	2.63
X705X	Canadian Equity Index (iA)	0.6%	9.8%	19.0%	20.2%	23.3%	15.3%	14.3%	8.9%	2.73
X780X	Fidelity True North	0.5%	6.4%	15.6%	17.7%	20.2%	14.3%	14.0%	8.8%	2.88
X725X	Canadian Equity Growth (iA)	0.8%	8.6%	18.8%	19.5%	22.0%	16.0%	15.6%	9.5%	2.77
X870X	Canadian Equity Small Cap (iA)	1.2%	20.2%	38.9%	34.1%	32.3%	22.7%*	19.2%*	12.3%*	2.87
X790X	Fidelity Canadian Opportunities	-1.7%	3.6%	11.6%	6.5%	8.4%	12.4%	12.6%	11.7%	2.89
X409X	Canadian Equity Small Cap (QV)	0.4%	6.5%	16.7%	14.5%	14.5%	14.0%	15.4%	8.2%	3.10
X600X	North American Equity (iA)	1.9%	8.5%	21.1%	17.3%	22.2%	17.7%	14.9%	8.8%	2.77

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U.S. & International Equity Funds										
X457X	Global Equity Index ACWI (BlackRock)	2.7%	9.3%	21.7%	15.4%	19.9%	19.7%	12.6%	9.1%*	2.75
X675X	Global Dividend (Dynamic)	3.2%	6.0%	20.8%	9.9%	16.6%	10.7%	6.3%	8.9%	3.01
X134X	Global Dividend (iA)	1.7%	4.6%	12.5%	7.4%	11.0%	-	-	-	2.84
X422X	Global Equity (iA)	1.5%	7.5%	17.7%	11.4%	16.4%	19.4%	13.5%	8.6%	2.88
X019X	Global Opportunities (Loomis Sayles)	2.4%	7.4%	18.5%	7.5%	12.0%	19.5%	10.6%	10.7%*	2.77
X449X	Global True Conviction (iA)	2.3%	9.9%	21.1%	18.2%	21.8%	20.6%	13.3%	8.8%	2.90
X358X	Global Equity Opportunistic Value (Wellington)	3.1%	9.3%	19.4%	14.0%	16.3%	15.1%	12.9%*	8.5%*	2.99
X008X	Fidelity Global Concentrated Equity	1.2%	9.6%	23.4%	28.0%	26.3%	22.1%	14.6%	9.7%*	3.08
X815X	Fidelity NorthStar	0.0%	4.3%	17.4%	12.3%	15.6%	17.3%	11.7%	6.5%	3.07
X850X	International Equity Index (BlackRock)	1.7%	8.2%	13.5%	21.2%	20.5%	18.1%	10.6%	5.5%	2.76
X421X	International Equity (iA)	0.6%	8.0%	14.7%	23.1%	23.6%	20.5%	10.4%	6.0%	2.89
X800X	Fidelity European Equity	0.3%	4.7%	6.3%	14.7%	12.1%	16.1%	9.6%	3.7%	2.99
X730X	U.S. Equity Index (BlackRock)	2.8%	8.9%	23.5%	11.7%	18.5%	20.2%	15.4%	12.1%	2.74
X106X	Fidelity Insights	2.8%	6.6%	26.5%	16.7%	24.2%	27.7%	15.9%	-	2.98
X233X	Thematic Innovation (iA)	4.6%	9.3%	30.1%	16.4%	25.9%	23.5%	15.4%	-	2.66
X420X	U.S. Equity (iA)	0.0%	3.9%	17.6%	6.2%	11.3%	16.3%	13.4%	8.9%	2.86
X825X	U.S. Dividend Growth (iA)	1.0%	3.9%	12.7%	5.7%	10.3%	14.5%	13.4%	8.8%	2.68
Specialty Funds										
X608X	Fidelity Global Innovators	2.7%	10.7%	41.8%	23.8%	38.3%	37.2%	18.7%*	-	3.25
X500X	Asian Pacific (iA)	4.5%	13.3%	24.9%	23.0%	25.2%	26.7%	3.8%	8.0%	2.97
X104X	Emerging Markets (Jarislowsky Fraser)	2.8%	10.4%	18.3%	17.8%	15.9%	15.6%	1.6%	3.9%*	3.25
X785X	Global Health Care (Renaissance)	14.1%	19.1%	15.3%	11.6%	6.8%	6.8%	4.6%	4.5%	3.27
X107X	Global Infrastructure (Dynamic)	0.2%	4.0%	8.7%	13.7%	13.6%	8.1%	6.6%	6.3%*	3.11
X565X	Real Estate Income (iA)	-3.0%	0.5%	7.8%	7.5%	0.7%	3.6%	5.2%	3.5%	2.92
X860X	U.S. DAQ Index (iA)	5.3%	12.2%	32.3%	17.5%	27.7%	29.5%	17.0%	17.0%	2.96
Indexia Funds - Stand-Alone (Passive Management)										
X362X	Indexia Bond (iA)	0.5%	2.5%	1.3%	2.0%	2.6%	3.7%*	-1.5%*	0.5%*	1.91
X363X	Indexia Canadian Equity (iA)	0.8%	10.9%	21.7%	22.7%	25.6%	17.4%*	15.5%*	9.5%*	2.17
X364X	Indexia U.S. Equity (iA)	2.7%	9.0%	23.7%	11.2%	17.6%	19.7%*	14.6%*	12.0%*	2.13
X365X	Indexia Global Equity (iA)	2.5%	8.7%	21.1%	13.9%	19.2%	20.6%*	14.6%*	10.6%*	2.18
Indexia Funds - Managed Portfolios (Passive Management)										
X002X	Indexia Prudent (iA)	0.9%	4.6%	6.6%	7.0%	8.3%	7.8%	2.8%	3.0%*	1.99
X003X	Indexia Moderate (iA)	1.1%	5.6%	9.3%	9.5%	11.2%	10.1%	5.1%	4.4%*	1.97
X004X	Indexia Balanced (iA)	1.4%	6.7%	12.1%	12.1%	14.2%	12.5%	7.5%	5.8%*	1.97
X005X	Indexia Growth (iA)	1.6%	7.7%	14.9%	14.7%	17.2%	14.8%	9.8%	7.2%*	1.98
X006X	Indexia Aggressive (iA)	1.8%	8.8%	17.8%	17.4%	20.3%	17.2%	12.3%	8.6%*	1.99



¹ Management expense ratio (GST & HST included). These fees may change at any time. ² Not offered for My Education+. Funds composed of 75% of the indicated fund and 25% of the Bond (iA) fund.
* Simulation of past returns as if the Fund or series had been in effect for these periods.