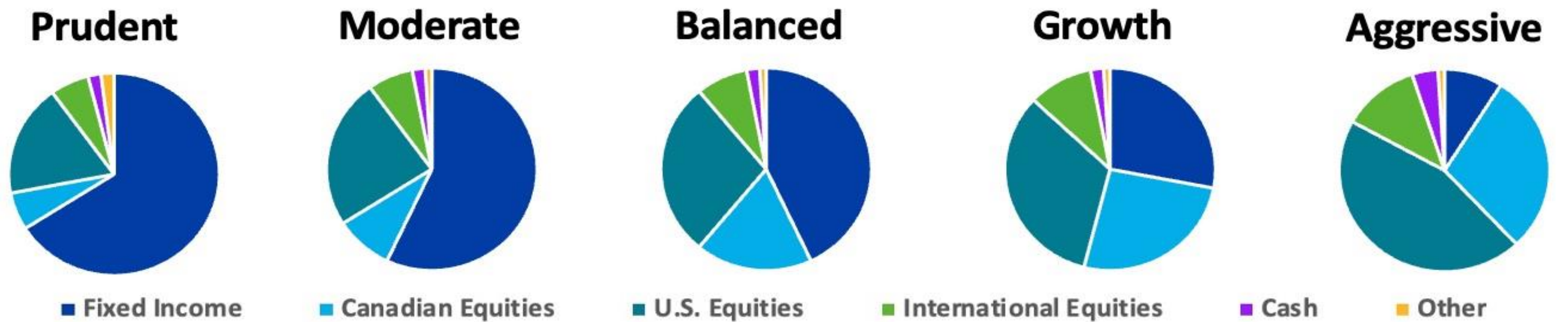




## RECOMMENDED FUND LIST SEPTEMBER 2025

|                               | FUND NAME                                      | FUND SHEET                 |
|-------------------------------|--|----------------------------|
| FIXED INCOME                  | Core Plus Bond Fund (Agile)                    | <a href="#">Fund Sheet</a> |
|                               | Global Fixed Income (PIMCO)                    | <a href="#">Fund Sheet</a> |
| DIVERSIFIED FUNDS             | Global Diversified (Loomis Sayles)             | <a href="#">Fund Sheet</a> |
|                               | Fidelity Global Monthly Income                 | <a href="#">Fund Sheet</a> |
|                               | Fidelity Multi-Asset Innovation                | <a href="#">Fund Sheet</a> |
| CANADIAN EQUITIES             | Dividend Growth (iA)                           | <a href="#">Fund Sheet</a> |
|                               | Canadian Equity Growth (iA)                    | <a href="#">Fund Sheet</a> |
|                               | Fidelity True North                            | <a href="#">Fund Sheet</a> |
|                               | Fidelity Canadian Opportunities                | <a href="#">Fund Sheet</a> |
|                               | Canadian Equity Small Cap (iA)                 | <a href="#">Fund Sheet</a> |
|                               | North American Equity (iA)                     | <a href="#">Fund Sheet</a> |
| U.S. & INTERNATIONAL EQUITIES | Global Dividend (iA)                           | <a href="#">Fund Sheet</a> |
|                               | Global Opportunities (Loomis Sayles)           | <a href="#">Fund Sheet</a> |
|                               | Global True Conviction (iA)                    | <a href="#">Fund Sheet</a> |
|                               | Global Equity Opportunistic Value (Wellington) | <a href="#">Fund Sheet</a> |
|                               | Fidelity Global Concentrated Equity            | <a href="#">Fund Sheet</a> |
|                               | International Equity (iA)                      | <a href="#">Fund Sheet</a> |
|                               | Fidelity Insights                              | <a href="#">Fund Sheet</a> |
|                               | Thematic Innovation (iA)                       | <a href="#">Fund Sheet</a> |
| U.S. Dividend Growth (iA)     | <a href="#">Fund Sheet</a>                     |                            |
| SPECIALTY FUNDS               | Fidelity Global Innovators                     | <a href="#">Fund Sheet</a> |
|                               | Asian Pacific (iA)                             | <a href="#">Fund Sheet</a> |
|                               | U.S DAQ Index (iA)                             | <a href="#">Fund Sheet</a> |

|  | PRUDENT | MODERATE | BALANCED | GROWTH | AGGRESSIVE |
|--|---------|----------|----------|--------|------------|
| Core Plus Bond (Agile)                         | 40%     | 30%      | 30%      | 30%    | 10%        |
| Global Fixed Income (PIMCO)                    | 30%     | 30%      | 15%      |        |            |
| North American Equity (iA)                     | 10%     | 15%      | 15%      | 20%    | 25%        |
| Fidelity Canadian Opportunities                |         |          | 10%      | 15%    | 15%        |
| Global Opportunities (Loomis Sayles)           | 10%     | 15%      | 20%      | 20%    | 25%        |
| Global Equity Opportunistic Value (Wellington) | 10%     | 10%      | 10%      | 15%    | 15%        |
| Fidelity Global Innovators                     |         |          |          |        | 10%        |



|                             | INDEXIA - PASSIVE MANAGEMENT | FUND SHEET                 |
|-----------------------------|------------------------------|----------------------------|
| INDEXIA - Stand-Alone       | Indexia Bond (iA)            | <a href="#">Fund Sheet</a> |
|                             | Indexia Canadian Equity (iA) | <a href="#">Fund Sheet</a> |
|                             | Indexia U.S. Equity (iA)     | <a href="#">Fund Sheet</a> |
|                             | Indexia Global Equity (iA)   | <a href="#">Fund Sheet</a> |
|                             | Indexia Prudent (iA)         | <a href="#">Fund Sheet</a> |
| INDEXIA - Managed Solutions | Indexia Moderate (iA)        | <a href="#">Fund Sheet</a> |
|                             | Indexia Balanced (iA)        | <a href="#">Fund Sheet</a> |
|                             | Indexia Growth (iA)          | <a href="#">Fund Sheet</a> |
|                             | Indexia Aggressive (iA)      | <a href="#">Fund Sheet</a> |

| GUARANTEED INVESTMENTS                   |
|--|
| <a href="#">FUNDS CODES AND MERs</a>     |
| <a href="#">RATES - GIFs &amp; HISA*</a> |

\*Rates are reviewed weekly and are subject to change without notice.

| RELATED CONCEPTS  |
|---|
| <a href="#">Prestige Preferential Pricing</a>                     |
| <a href="#">Dollar Cost Averaging (DCA)</a>                       |
| <a href="#">Series 75/100</a>                                     |
| <a href="#">Successor Annuitant Designation (Estate Planning)</a> |

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|                              | FUND NAME   | YTD   | 1 YEAR | 3 YEARS | 5 YEARS | 10 YEARS | COMMENTS  |
|------------------------------|---|-------|--------|---------|---------|----------|---|
| FIXED INCOME                 | <b>Core Plus Bond Fund (Agile)</b>                    | 2.1%  | 2.6%   | 3.8%    | 0.9%    | 1.0%     | Diversification beyond traditional Canadian fixed income strategies by investing mainly in short term North American fixed income. Short duration reduces volatility and risk of loss when interest rates rise. Potentially higher returns by investing in lower quality (riskier) corporate fixed income securities and by having more latitude with regard to credit selection.   |
|                              | <b>Global Fixed Income (PIMCO)</b>                    | 5.4%  | 3.8%   | 5.6%    | 1.8%    | 2.2%     | An experienced portfolio manager that chooses for you the best combination and allocation of underlying funds. Investment grade portfolio complemented with diversified exposure to non-traditional fixed income, providing higher return potential while mitigating risk. An actively managed, multi-manager approach that brings together the fixed-income expertise of renowned management firms.  |
| DIVERSIFIED                  | <b>Global Diversified (Loomis Sayles)</b>             | 5.0%  | 7.6%   | 15.7%   | 6.3%    | 7.5%     | Flexible go anywhere mandate (no benchmark constraints) that will invest across multiple asset classes, sectors, regions, countries and currencies in pursuit of a strong total return. A well-diversified, yet concentrated portfolio based on the highest conviction ideas of 4 experienced portfolio managers, who have more than 110 years of combined investment experience. More aggressive than the average global balanced fund, partly due to Loomis Sayles' view of fixed income as an alpha driver and return enhancer.  |
|                              | <b>Fidelity Global Monthly Income</b>                 | 9.5%  | 12.4%  | 11.6%   | 5.6%    | 5.0%     | Diversification benefits through a unique combination of asset classes that tend to exhibit low or negative correlation to each other. Leverages Fidelity's dedicated on the ground investment team and global resources. Offers multi-asset class diversification that can help weather volatile market conditions   |
|                              | <b>Fidelity Multi-Asset Innovation</b>                | 14.3% | 22.3%  | 23.2%   | -       | -        | Two distinct strategies, one sizable opportunity. Managed by a trio of experienced portfolio managers. Offers a one-ticket solution that combines two different investment approaches to access the higher upside potential of equity and the lower volatility of fixed income.   |
| CANADIAN EQUITIES            | <b>Dividend Growth (iA)</b>                           | 13.3% | 16.8%  | 14.1%   | 12.7%   | 8.6%     | Maximizing income by investing in well-known Canadian equities (mostly large-cap) that endeavor to pay regular and rising dividends. Remain invested for the long term to allow stocks to deliver their full dividend potential regardless of the economic environment: Low portfolio turnover. Can benefit up to 30% from opportunities in US dividend stocks in sectors where Canadian dividend stocks are limited.   |
|                              | <b>Fidelity True North</b>                            | 17.2% | 20.5%  | 16.0%   | 13.1%   | 8.9%     | Large cap Canadian equity strategy that invests in dominant companies, that are expected to grow over the long term and that are trading at a higher, albeit reasonable price, in sectors favoured by the economic environment —No hesitation to deviate from benchmark according to the portfolio manager convictions to increase fund alpha   |
|                              | <b>Canadian Equity Growth (iA)</b>                    | 18.6% | 21.6%  | 17.9%   | 14.8%   | 9.7%     | Large cap Canadian equity strategy with a growth bias that tends to outperform in times of economic growth. Can benefit up to 10% from opportunities in small cap Canadian equities.  |
|                              | <b>Fidelity Canadian Opportunities</b>                | 8.3%  | 10.8%  | 14.6%   | 12.6%   | 11.9%    | Diversification beyond large cap Canadian equities by focusing on small and mid cap Canadian equities. A contrarian strategy that aims to identify value in out-of-favour stocks. Can benefit up to 10% from opportunities in private stocks. Less volatile than large cap Canadian equity funds.   |
|                              | <b>Canadian Equity Small Cap (iA)</b>                 | 32.4% | 33.2%  | 24.6%   | 19.2%   | 12.7%    | For investors looking to invest in smaller, lesser-known Canadian companies in the early stages of growth, offering greater growth potential. Offers diversification away from large-cap companies, which make up a large proportion of stock market indices.   |
|                              | <b>North American Equity (iA)</b>                     | 15.2% | 20.7%  | 19.1%   | 13.8%   | 9.1%     | Strategy balanced between large cap Canadian and US equities. Benefits from approximately 50% exposure to opportunities in the American market. Highly experienced team of managers supported by a team of analysts covering North America by business sector.  |
| U.S & INTERNATIONAL EQUITIES | <b>Global Dividend (iA)</b>                           | 5.6%  | 10.7%  | -       | -       | -        | At least 90% of companies in the Fund pay dividends. Bottom-up fundamental process focused on delivering superior risk-adjusted returns through concentrated portfolio of best ideas. Companies are evaluated on a wide range of quality criteria, on their competitive advantages and on their ability to grow their dividends over time.  |
|                              | <b>Global Opportunities (Loomis Sayles)</b>           | 4.9%  | 9.6%   | 21.1%   | 9.7%    | 10.8%    | Fund exclusive to iA as a segregated fund. A global equity strategy with no constraints (relative to the benchmark) and strong conviction that invests in multiple sectors, regions and countries. Concentrated portfolio of high quality companies representing Loomis Sayles' best ideas.   |
|                              | <b>Global True Conviction (iA)</b>                    | 15.6% | 19.9%  | 21.6%   | 12.6%   | 9.0%     | 3 sub-portfolios (Canada, US and International) managed by 3 different teams that seek to leverage their top 15 ideas in each of the sub-portfolios. Aims to achieve high total return granted by taking more risks in high conviction ideas. Marc Gagnon oversees the 3 combined sub-portfolios and actively manages the risks by ensuring optimal sector diversification  |
|                              | <b>Global Equity Opportunistic Value (Wellington)</b> | 10.6% | 12.6%  | 16.1%   | 11.9%   | 8.7%     | Segregated fund offered as a first by iA. Strategy not currently available elsewhere in Canada. A counter-strategy that aims to identify discounted companies that are being shunned or temporarily overlooked by other investors in the market. Managed by Wellington Management, one of the world's leading investment management firms.  |
|                              | <b>Fidelity Global Concentrated Equity</b>            | 26.4% | 22.4%  | 24.9%   | 14.2%   | 9.9%     | Concentrated portfolio of the portfolio manager's best investment ideas. Invests in quality companies that are reasonably priced and that have the potential to exhibit predictable and durable earnings growth. Flexible "go anywhere" mandate (no benchmark constraints) in terms of market capitalization, geographic and sector allocation.   |
|                              | <b>International Equity (iA)</b>                      | 22.3% | 21.0%  | 22.1%   | 9.3%    | 6.3%     | A well-diversified core portfolio with exposure to various equity markets outside of Canada and the United States. The quantitative multi-factor approach seeks to identify and invest in securities that provide exposure to multiple return drivers (factors) for enhanced return potential and diversification benefits.   |
|                              | <b>Fidelity Insights</b>                              | 13.5% | 23.9%  | 28.5%   | 14.4%   | -        | Invests in «best-of-breed» companies, which the portfolio manager believes will offer sustained, above average earnings growth. Experienced and internationally recognized portfolio manager Will Danoff. He personally meets with hundreds of companies each year to help uncover the best investment opportunities.   |
|                              | <b>Thematic Innovation (iA)</b>                       | 11.3% | 22.9%  | 23.8%   | 13.8%   | -        | Invests in US companies benefitting from technological advances and prospering in a perpetually changing environment. A different way to invest by focusing on innovation. Can benefit up to 10% from opportunities in small cap US equities.   |
|                              | <b>U.S Dividend Growth (iA)</b>                       | 4.6%  | 10.7%  | 17.4%   | 12.5%   | 9.2%     | Invests in well-known US equities that endeavor to pay regular and rising dividends. High conviction portfolio of companies with significant upside potential and limited downside risk.  |
| SPECIALTY FUNDS              | <b>Fidelity Global Innovators</b>                     | 20.5% | 38.0%  | 37.2%   | 17.5%   | -        | Renowned, experienced, and award-winning portfolio manager. A flexible investment strategy focused on the innovative and disruptive companies in today's rapidly changing world.  |
|                              | <b>Asia Pacific (iA)</b>                              | 17.8% | 18.6%  | 23.3%   | 4.1%    | 7.9%     | To gain exposure to Far East investment opportunities. Asia remains underrepresented in most global equity portfolios. To benefit from the rising economic power and strong consumption growth in the new era of Asia. The Asia & Pacific region represents close to 40% of world GDP (World Bank, 2021). The multi-factor quantitative approach aims to identify and invest in securities that provide exposure to multiple drivers of return (factors) for enhanced performance potential and diversification benefits. Geographic diversification similar to that of the MSCI AC Asia Pacific index. |
|                              | <b>U.S DAQ Index (iA)</b>                             | 11.6% | 23.8%  | 28.6%   | 14.9%   | 17.3%    | For investors looking for a passive exposure to US Nasdaq-100 index, defined by today's modern day industrials, non-financial companies of the United States. To see a list of the companies, <a href="https://bit.ly/DAQ100">https://bit.ly/DAQ100</a>   |

As at September 30, 2025