

DECEMBER 2023

2022 ANNUAL
SUSTAINABILITY
BOND USE OF
PROCEEDS REPORT

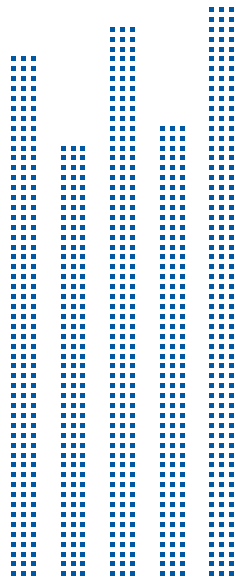


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Introduction

As one of the largest insurance and wealth management groups in Canada, and with operations in the United States, iA Financial Group has a role to play in advancing a more sustainable economy. Founded in 1892, iA Financial Group is an important Canadian public company and is listed on the Toronto Stock Exchange under the ticker symbols “IAG” (common shares) and “IAF” (preferred shares).

In 2022, we issued our inaugural Sustainability Bond, a \$300 million aggregate principal amount of 3.187% fixed/floating subordinated debentures (the “3.187% Debentures”). As of the date of this report, we have fully allocated an amount equal to the net proceeds from the 3.187% Debentures to a combination of Eligible Assets that all contribute to environmental sustainability and/or positive social impact.

This report summarizes the use of proceeds of the 3.187% Debentures and provides an overview of the Sustainability Bond Framework. Our decision to develop the Sustainability Bond Framework is part of our commitment to sustainable finance and we are proud to support environmental and social initiatives that contribute in a positive manner to the economy.

All capitalized terms used and not defined herein have the meanings given to them in the iA Financial Group Sustainability Bond Framework dated February 2022 (the “**Sustainability Bond Framework**” or the “**Framework**”), which is available on our website at ia.ca. The terms “us”, “we”, “our”, “the Corporation” and “iA Financial Group” all refer to iA Financial Corporation Inc. and its subsidiaries, as applicable. All data is presented as at December 31, 2022 and is in Canadian dollars unless otherwise noted.

Summary of the Sustainability Bond Framework

Alignment with the International Capital Markets Association (“ICMA”) Guidelines and Principles

iA Financial Group has obtained a second party opinion (the “**Second Party Opinion**”) from Sustainalytics¹ that the Sustainability Bond Framework aligns with the ICMA Sustainability Bond Guidelines 2021, Green Bond Principles 2021 (the “**Green Bond Principles**”) and Social Bond Principles 2021 (the “**Social Bond Principles**”). The Second Party Opinion is available on Sustainalytics’ website and our website. As recommended by the Green Bond Principles, iA Financial Group reports annually on the use of proceeds and impact statistics for the Eligible Assets that received funding under the Sustainability Bond Framework until full allocation.

Sustainability Bond Framework Summary

The Sustainability Bond Framework addresses the four core components of the ICMA Sustainability Bond Guidelines and its recommendations on the use of external reviews and impact reporting.

Use of Proceeds

Under the Sustainability Bond Framework, iA Financial Group intends to allocate an amount equal to the net proceeds of each Sustainability Bond to finance or re-finance, in part or in full, expenditures or investments that meet the Eligibility Criteria within each of the Green Eligible Categories and Social Eligible Categories. Where the Eligible Asset is a loan or investment in a business, the business must derive 90% or more of its revenues from activities that meet the Eligibility Criteria.²

For each category, the Corporation has drawn up a list of criteria to determine the eligibility of a product or project, as set out in its Sustainability Bond Framework. Each of these assets is aligned with at least one of the United Nations Sustainable Development Goals. The table below summarizes the eligible categories and the UN alignment.

Green Eligible Categories	United Nations Sustainable Development Goals Alignment	Social Eligible Categories	United Nations Sustainable Development Goals Alignment
Clean energy		Access to essential services and infrastructure	 
Energy efficiency		Affordable housing and basic infrastructure	 
Clean transportation	 	Majority women-owned businesses	 
Green buildings		Indigenous communities & businesses	 
Sustainable water and waste management	 		
Pollution prevention and control			
Environmentally sustainable management of living natural resources and land use	 		

¹ Sustainalytics, a Morningstar company and a globally-recognized provider of ESG research, ratings and data, evaluated the Framework and its alignment with relevant market standards and provided views on the robustness and credibility of the Framework, which views are intended to inform investors in general, and not for a specific investor. The Second Party Opinion is published on Sustainalytics’ website, and shall not be considered as an offer to buy a security, investment advice or an assurance letter.

² The 90% revenue threshold does not apply for Eligible Categories which are based on ownership composition (i.e. majority women-owned businesses and Indigenous communities & businesses).

Project Selection and Evaluation Process

iA Financial Group has established a Sustainability Bond Committee (“SBC”) to ensure a robust process for project evaluation and selection. The SBC meets semi-annually and oversees the governance of the Framework and ensures that projects financed by a Sustainability Bond are aligned with the Green Bond Principles and the Social Bond Principles. The SBC comprises key members including iA Financial Group’s Chief Financial Officer, Chief Investment Officer, Chief Risk Officer, Vice-President Corporate Strategy & Development and Vice-President, Investor Relations, Capital Management, Sustainability and Public Affairs. The SBC ensures that iA Financial Group’s Sustainability Steering Committee remains informed of all progress related to the governance of the Framework. The SBC reviews potential Eligible Assets against the Eligibility Criteria and evaluates their qualification. Further responsibilities include:

- Review and approval of amendments to the Framework and the submission of any changes for a Second Party Opinion;
- Review, approval and selection of Eligible Assets within the Green Eligible Categories and Social Eligible Categories for addition to the Sustainability Bond Register;
- Monitoring Eligible Assets within the Green Eligible Categories and Social Eligible Categories over the life of the transaction to ensure that the eligibility of investments has not changed;
- Review and approval annually of post-issuance allocation and impact reports, oversight of external verification, and implementation of any changes as a result of the external audit;
- Monitoring of evolution and market practices of the sustainability bond market;
- Ensuring all Eligible Assets are screened in accordance with iA Financial Group’s Sustainable Investment Policy.

Management of Proceeds

The Sustainability Bond Register is maintained to enable the SBC to track Eligible Assets for investment. The Eligible Asset portfolio is reviewed semi-annually by the SBC and contains relevant information including Eligibility Categories and allocation amounts. The Eligible Asset portfolio is monitored by the SBC to ensure assets continue to meet the Eligibility Criteria and are greater than or equal to the aggregate amount of the outstanding Sustainability Bond issuances. The net proceeds of each Sustainability Bond, or an equal amount, is credited to the general account and earmarked for allocation to the portfolio of Eligible Assets within the Sustainability Bond Register as long as they are outstanding. Sustainability Bonds finance new Eligible Assets or refinance existing Eligible Assets and any future commitments for those investments. Pending full allocation, any unallocated proceeds may temporarily be invested in cash, cash equivalents, other highly liquid assets including government bonds, money market securities or used to repay existing indebtedness unrelated to fossil-fuel investments. Investment in green, social, sustainable and/or highly rated ESG (Environmental, Social and Governance) securities will be privileged where feasible. iA Financial Group intends to allocate the proceeds of its Sustainability Bonds within 36 months following issuance. The payment of principal and interest on a Sustainability Bond will be made from iA Financial Group’s general account and will not be linked to the performance of Eligible Assets nor will the Eligible Assets be ring-fenced as collateral to the specified Sustainability Bond.

Reporting

iA Financial Group intends to publish an annual Sustainability Bond allocation and impact report on its website until full allocation of the proceeds. In the case of any material changes in the interim, iA Financial Group will publish an updated report in a timely manner. Each report will be reviewed by the SBC with limited assurance by iA Financial Group’s external auditor.

iA Financial Group’s Sustainability Bond allocation report will include the following information:

- Net proceeds raised from Sustainability Bonds;
- Amount allocated, in aggregate or per Eligible Category;
- Balance of unallocated proceeds;
- Amount used for financing vs. re-financing;
- Relevant quantitative and qualitative performance descriptions, subject to confidentiality considerations.

Impact Reporting: iA Financial Group will report annually on relevant environmental and social impacts of financed and/or refinanced assets where feasible and will disclose measurement methodology for quantitative indicators.

Assurances

The Framework has been reviewed by Sustainalytics, a global leader in providing ESG research, ratings and data. Sustainalytics has issued the Second Party Opinion confirming alignment of the Framework with the International Capital Markets Association (ICMA) Sustainability Bond Guidelines 2021, the Green Bond Principles and the Social Bond Principles.

Deloitte LLP has provided a limited assurance report on the use of Sustainability Bond proceeds.

Inaugural Sustainability Bond Issuance

On February 25, 2022, iA Financial Group issued its inaugural Sustainability Bond, the 3.187% Debentures.

Issuance Details

Key Issuance Metrics	
Issuer	iA Financial Corporation Inc.
Debentures	3.187% fixed/floating subordinated debentures due February 25, 2032
Principal Amount	\$300,000,000
Net Proceeds	\$297,950,000
Coupon	Interest on the Debentures at the rate of 3.187% per annum will be payable in arrears in equal semi-annual installments on February 25 and August 25, in each year, commencing on August 25, 2022 and continuing until February 25, 2027. After February 25, 2027, interest on the Debentures will be payable at a rate per annum equal to 3-month CDOR (as defined in the <i>Prospectus Supplement</i> dated February 22, 2022, which is available on the Corporation's SEDAR profile at www.sedar.com) plus 0.91% payable quarterly in arrears on the 25th day of each of February, May, August and November in each year, commencing on May 25, 2027. The initial interest payment on August 25, 2022 was \$15.935 per \$1,000 principal amount of Debentures.
Tenor	10 years
ISIN / CUSIP	CA45075EAC80 / 45075EAC8

Use of Proceeds

As of December 31, 2022, an amount equal to the net proceeds of the 3.187% Debentures had been entirely allocated to finance or refinance, in part or in full, Eligible Assets.

iA Financial Group has disbursed \$300,000,000³ in respect of the 3.187% Debentures.

Funding Allocation by Type, at December 31, 2022:

Type	Amount	Allocation
Lookback	\$267,003,733	71.68%
New	\$105,504,000	28.32%
	\$372,507,733	100%
Environmental	\$268,504,908	72.08%
Social	\$104,002,825	27.92%
	\$372,507,733	100%
Access to Essential Services & Infrastructure	\$36,393,837	9.77%
Affordable Housing and Basic Infrastructure	\$67,608,988	18.15%
Clean Energy	\$178,481,128	47.91%
Clean Transportation	\$39,000,000	10.47%
Green Building	\$51,023,780	13.70%
	\$372,507,733	100%
Financing	\$306,682,696	82.33%
Refinancing	\$65,825,037	17.67%
	\$372,507,733⁴	100%

³ The allocated amount includes an additional buffer of ~20% over-allocation of the issuance size to compensate for principal amortization over the life of the Sustainability Bond. A quarterly check of the allocation amount will be performed. If the allocation amount falls below the principal amount of the Sustainability Bond, iA Financial Group will identify additional investments to maintain the allocation minimum.

⁴ The net proceeds of \$297,950,000 (including \$2,050,000 in transaction fees) have been allocated to Eligible Assets on the issue date of the Debentures. On December 31, 2022, the value of the funding allocation was \$388.1 million.

Assets Allocated to iA Financial Group's Sustainability Bond, C\$M at December 31, 2022

Type	Category	Asset	Sector	Country	Start Date	End Date	Financing/ Refinancing	Allocation Reported
Environmental	Clean Energy	1	Wind	Canada	1-Dec-15	30-Nov-34	Financing	\$26,294,193
		2	Wind	Canada	1-Dec-15	30-Nov-34	Financing	\$70,360,670
		3	Wind	USA	1-May-19	31-Mar-36	Financing	\$27,432,049
		4	Wind	Canada	15-May-20	31-Dec-45	Financing	\$20,534,216
		5	Solar and Wind	USA	12-Dec-22	12-Dec-47	Refinancing	\$33,860,000
	Clean Transportation	6	Rapid Transit System	Canada	17-Nov-22	30-Nov-46	Financing	\$10,000,000
		7	Rapid Transit System	Canada	17-Nov-22	30-Nov-60	Financing	\$29,000,000
	Green Building	8	Real Estate	Canada	17-Oct-19	1-Jan-00	Financing	\$51,023,780
Social	Access to Essential Services & Infrastructures	9	Care Centers	Canada	31-May-19	1-Dec-40	Financing	\$36,393,837
	Affordable Housing and Basic Infrastructure	10	Social Housing	UK	21-Jun-21	21-Jun-46	Refinancing	\$1,632,200
		11	Social Housing	UK	21-Oct-21	21-Oct-51	Financing 9% Refinancing 91%	\$33,332,788
		12	Social Housing	UK	13-Jul-22	13-Jul-52	Financing	\$16,322,000
		13	Social Housing	UK	29-Sep-22	29-Sep-50	Financing	\$16,322,000
								\$372,507,733⁵

Appendix 1 presents each of these projects, its description, and the expected impact.

Management Confirmation

The SBC confirms that, as of December 31, 2022, the net proceeds of \$297,950,000 from the 3.187% Debentures had been allocated to finance or refinance Eligible Assets. iA Financial Group is responsible for the completeness, accuracy and validity of this management assertion.

For purposes of this confirmation, Eligible Assets relate to expenditures or investments for which iA Financial Group disbursed funds up to 7 years prior to the issuance of the 3.187% Debentures related to the financing or refinancing of the above Eligible Assets.

Third Party Attestation

Deloitte LLP

⁵ The net proceeds of \$297,950,000 (including \$2,050,000 in transaction fees) have been allocated to Eligible Assets on the issue date of the Debentures. On December 31, 2022, the value of the funding allocation was \$388.1 million.

Disclaimer

This 2022 Annual Sustainability Bond Use of Proceeds Report (the “**Report**”) is provided for informational purposes only and is subject to change without notice. No liability whatsoever is or will be accepted by iA Financial Group nor any of its affiliates nor any of their respective directors, officers, employees or agents for any loss or damage howsoever arising out of or in connection with the use of, or reliance upon, the information contained in this Report.

This Report does not, and is not intended to, constitute or form part of, and should not be construed as, an offer or invitation for the sale or purchase of, or a solicitation of an offer to purchase, subscribe for or otherwise acquire, any securities, businesses and/or assets of any entity, nor shall it or any part of it be relied upon in connection with or act as any inducement to enter into any contract or commitment or investment decision whatsoever.

This Report and the information contained within it is unaudited. Deloitte LLP (“**Deloitte**”) has performed a limited assurance engagement of the use of Sustainability Bond proceeds. Other than the review of the use of the Sustainability Bond proceeds, the remainder of the information contained within this Report was not subject to the limited assurance engagement. You can read more about the scope of Deloitte’s work, including the metrics and data in the scope of the assurance, on page 11 of this Report.

Appendix 1: Project Description and Expected Impact

Type	Category	Asset	Sector	Country	Description	Expected Impact
Environmental	Clean Energy	1 and 2	Wind	Canada	Wind farm in the province of Quebec	Production of clean energy from natural resources
		3	Wind	USA	Construction and operation of a wind farm	Production of clean energy from renewable source
		4	Wind	Canada	Construction and operation of a wind farm in British Columbia	Production of clean energy from renewable source
		5	Solar and Wind	USA	Portfolio of operating renewable projects across the US	Production of clean energy from renewable sources
	Clean Transportation	6 and 7	Rapid Transit System	Canada	New subway construction in Ontario	Increasing use of electric public transportation. The train has a maximum capacity of 30,000 passengers per hour.
	Green Building	8	Real Estate	Canada	Office building in Ontario	LEED Gold Certified
Social	Access to Essential Services & Infrastructure	9	Care Centres	Canada	Long-term care facility in the province of Quebec.	Construction of a long-term care facility
	Affordable Housing and Basic Infrastructure	10 and 11	Social Housing	UK	Non-profit social housing association in the London area. The association provided 6,100 affordable housing units at a 20-50% discount from market rent.	With this financing, the association is expected to develop new affordable housing
		12	Social Housing	UK	Non-profit social housing association in the west of England with 6,500 affordable units	Financing the development of new affordable housing
		13	Social Housing	UK	Non-profit social housing association in Northern Ireland with 5,600 affordable units	Financing the development of new affordable housing

Independent Practitioner's Limited Assurance Report

To: The Board of Directors and Management of iA Financial Group ("iA")

Our scope of our work

We have undertaken a limited assurance engagement on the accompanying assertion made by iA Financial Group ("iA") of the December 2023, 2022 Annual Sustainability Bond Use of Proceeds Report (the "Report"), that the net proceeds from the issuance of the 3.187% Fixed/Floating Unsecured Subordinated Debentures due February 25, 2032 were disbursed by iA (the "Subject Matter Information") during the periods of February 25, 2022 to December 31, 2022 to finance/re-finance eligible projects in accordance with the criteria outlined in the appendix to this report ("applicable criteria").

iA's responsibility for the use of proceeds metrics

iA's management is responsible for the preparation of the use of proceed report in accordance with the applicable criteria. This responsibility includes internal controls as management determines necessary to enable the preparation of the Subject Matter Information that is free from material misstatement, whether due to fraud or error.

Our responsibility, assurance standards and key assurance procedures

Our responsibility is to express a limited assurance conclusion on the Subject Matter Information based on the procedures we have performed and the evidence we have obtained. We conducted our limited assurance engagement in accordance with the International Standard on Assurance Engagements ("ISAE") 3000 Revised, *Assurance Engagements Other than Audits or Reviews of Historical Financial Information* and ISAE 3410, *Assurance Engagements on Greenhouse Gas Statements*. As such, we planned and performed our work in order to provide limited assurance with respect to the allocation of Sustainability Bonds proceeds figures. The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

Our procedures included, but were not limited to:

- making inquiries of iA's management, including those with responsibility for the Bonds governance, management and reporting;
- considering the design of key structures, systems, processes and controls for managing, recording and reporting the Subject Matter Information;
- reconciling values disbursed to the underlying records;
- for a limited sample, reconciling the disbursed amounts to the accounting records and validation of the eligibility of the asset or business in the context of the Framework; and
- considering material inconsistencies between the disclosure and presentation of the Subject Matter Information in the Report and the underlying work completed.

Our independence and quality control

We have complied with the relevant rules of professional conduct / code of ethics applicable to the practice of public accounting and related to assurance engagements, issued by various professional accounting bodies, which are founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality, and professional behaviour.

The firm applies International Standard on Quality Control 1, *Quality Control for Firms that Perform Audits and Reviews of Financial Statements, and Other Assurance and Related Services Engagements*, and accordingly maintains a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards, and applicable legal and regulatory requirements.

Limited assurance conclusion

Based on our work described in this report, nothing has come to our attention that causes us to believe that the Subject Matter Information is not prepared for the period ended December 31, 2022, in all material respects, in accordance with the applicable criteria.

Restricted use

This report has been prepared to assist iA's management to report to the Board of Directors (the "Board"), the Subject Matter Information in accordance with the applicable criteria. As a result, this report may not be suitable for another purpose. Our report is intended solely for the use of iA. We neither assume nor accept any responsibility or liability to any third party in respect of this report.

We acknowledge the disclosure of our report, in full only, by iA at its discretion, in iA's Sustainability Bond Report without assuming or accepting any responsibility or liability to the Board or any other third party in respect of this report.

Deloitte LLP

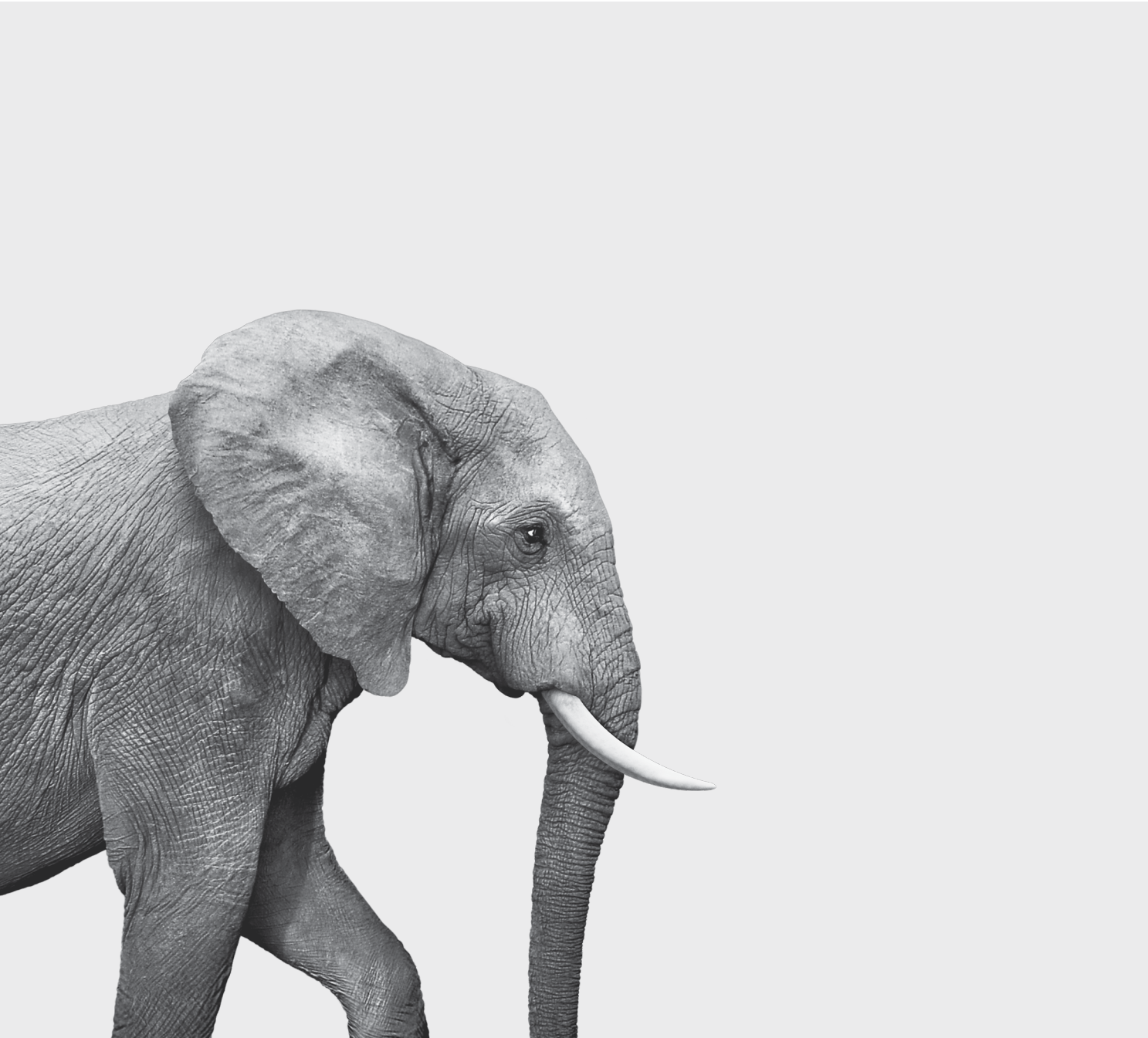
Montreal, Quebec, Canada
December 7, 2023

¹ CPA auditor, public accountancy permit No.124208

Appendix: Applicable criteria

Criteria	Source
<p>An amount equal to the net proceeds¹ of each Green, Social or Sustainable Bond will be used to finance or re-finance, in part or in full, expenditures or investments that meet the Eligibility Criteria (“Eligible Assets”) within each of the Green Eligible Categories and Social Eligible Categories (collectively, the “Eligible Categories”)</p> <p><small>1 Net proceeds defined as funds raised less expenses and fees associated with such issuance.</small></p>	<p>February 2022 Sustainability Bond Framework p.4</p>
<p>Where the Eligible Asset is a loan or investment in a business, the business must derive 90% or more of its revenues from activities that meet the Eligibility Criteria².</p> <p><small>2 The 90% revenue threshold does not apply for Eligible Categories which are based on ownership composition (i.e. Majority women-owned businesses, and Indigenous communities & businesses)</small></p>	<p>February 2022 Sustainability Bond Framework p.4</p>
<p>Green Eligible Categories: Clean Energy</p> <p>Green Asset Eligibility Criteria</p> <p>Investments in facilities and equipment for generation, transmission and distribution of the following energy sources:</p> <ul style="list-style-type: none"> • Solar; • Wind (offshore and onshore); 	<p>February 2022 Sustainability Bond Framework p.4</p>
<p>Green Eligible Categories: Clean Transportation</p> <p>Green Asset Eligibility Criteria</p> <p>Investments in clean transportation projects and infrastructure including but not limited to:</p> <ul style="list-style-type: none"> • Public Transport: train (rolling stock and vehicles for electrified public transport, such as electrified rail, trams and trolleybuses), buses with no direct emissions (electric or hydrogen), hybrid buses (with CO₂e emission threshold of <50gCO₂e/p-km), or transportation infrastructure (expansion of metro/train network, station upgrade); 	<p>February 2022 Sustainability Bond Framework p.5</p>
<p>Green Eligible Categories: Green Buildings</p> <p>Green Asset Eligibility Criteria</p> <p>Investments in the purchase development and/or redevelopment of properties that have received or are expected to receive at least one of the following green building certifications or regional standard:</p> <ul style="list-style-type: none"> • Leadership in Energy and Environmental Design (LEED) Gold or Platinum or equivalent levels in other certification programs such as BOMA BEST (Gold or Platinum), or BREEAM (Excellent or above); 	<p>February 2022 Sustainability Bond Framework p.6</p>

<p>Social Eligible Categories: Access to Essential Services & Infrastructure</p> <p>Social Asset Eligibility Criteria</p> <p>Investments related to providing services and infrastructure of publicly available, free or subsidized essential services which are targeted to low-income and underserved communities, including infrastructure related to:</p> <ul style="list-style-type: none"> • Care Centers (childcare, eldercare, community centers and facilities for people with disabilities). 	<p>February 2022 Sustainability Bond Framework p.7</p>
<p>Social Eligible Categories: Affordable housing and basic infrastructure⁴</p> <p>Social Asset Eligibility Criteria</p> <p>Investments related to the construction, development, operation, acquisition, refurbishment and maintenance of:</p> <ul style="list-style-type: none"> • Housing, shelters, transitional housing, housing associations, subsidized rentals/ownership homes, that: <ul style="list-style-type: none"> i. Meet accredited or registered social/affordable housing definitions (such as CMHC’s Investment in Affordable Housing Initiative or social and affordable housing overseen by government regulators or; ii. Contributes to access for low-income⁵ residents. <p><small>4 As it pertains to any affordable housing lending in this section, loans supporting mixed-use development projects will also be included on a pro rata basis according to the percentage of affordable housing units in the project.</small></p> <p><small>5 Low-income definition based on relevant definitions within the jurisdiction in which it is built. For greater certainty, in Canada, this can include Statistics Canada’s low income definition.</small></p> <p><small>UK – As defined by reference to relevant Government policy frameworks:</small></p> <p><small>US – As defined by Office of Policy Development and Research and supplemented by the annual State Income Limits published by the Office of Policy Development and Research:</small></p> <p><small>huduser.gov/portal/datasets/ii/fmr98/sect8.html </small></p> <p><small>huduser.gov/portal/datasets/ii/ii21/State-Incomelimits-Report-FY21.pdf</small></p>	<p>February 2022 Sustainability Bond Framework p.7</p>
<p>Pending full allocation, any unallocated proceeds may temporarily be invested in cash, cash equivalents, other highly liquid assets including government bonds, money market securities or to repay existing indebtedness that are unrelated to fossil-fuel investments. Investment in green social/sustainable and/or highly rated ESG securities will be privileged where feasible.</p>	<p>February 2022 Sustainability Bond Framework p.9</p>
<p>Maximum lookback period of 7 years (2015)</p>	<p>Additional management criteria</p>



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