

Asset Allocation

Bringing the best practices of the world's most sophisticated asset allocators to retail investors



Modern markets...

A complex environment for individual investors

Modern markets present four main areas of complexity for investors:

- Changing demographics and improved life expectancy fuel an increased need for long-term wealth creation.
- Unpredictable markets that alternate between large gains and losses make it difficult for investors to stick to a disciplined investment program.
- Rise in the number and complexity of investment solutions make it hard for investors to determine the optimal allocations.
- Explosion in the quantity of data available leads to an information overload.

The challenges and implications of this complex environment for investors

CHANGING DEMOGRAPHICS

This challenge creates the need for a stable, diversified, one-ticket solution as the core of an investor's long-term strategy.

UNPREDICTABLE MARKETS

This environment requires robust risk management and monitoring to minimize the odds of adverse outcomes.

PRODUCT COMPLEXITY

Sophisticated portfolio construction provides access to the right exposures at the right times.

DATA, ANALYTICS AND TECHNOLOGY

The ability to draw on specialized technical expertise is key to benefitting from continuous innovation and advancement.

A sophisticated, diversified, and all-in-one solution

iAGAM offers in-depth portfolio construction expertise and a comprehensive range of diversified solutions to suit a wide variety of investor profiles. Our asset allocation capabilities enable us to select the best managers in the industry and position each portfolio optimally to generate sustainable long-term performance in a complex and evolving market environment.

Multi-asset portfolios

Our portfolios are built from a carefully chosen set of financial instruments to target a wide range of risk profiles.

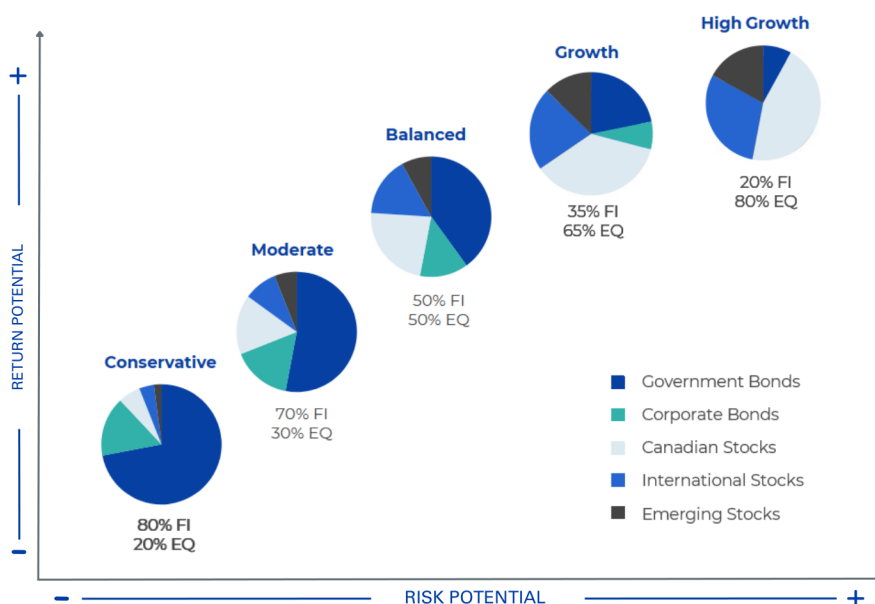
Diversification

Each portfolio is diversified across asset classes, styles and geographies by leveraging the best of iAGAM and third-party funds.

Active management

Our team deploys a top-down active management process using internal and external funds, ETFs, futures, forwards and options.

Our Model Portfolios



iAGAM manages over \$21 billion* in balanced solutions with a solid track record in different market cycles.



*As at December 31, 2022. Retail mandates refer to the management of portfolios that are distributed to individual investors through our segregated and mutual fund partners.

Leveraging a human + machine approach

Inspired by the world's best institutional investors, our investment process combines the expert judgement of our portfolio managers with data-driven analytics to make sound investment decisions, manage risk and position our portfolios for long-term success.

Disciplined research process

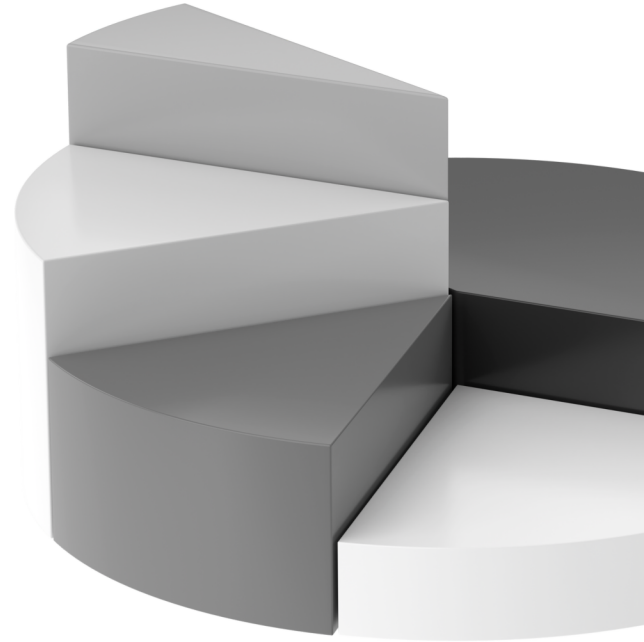
We position portfolios to **maximize risk-adjusted** returns. We believe details matter, that excellence at every step compounds the odds of **long-term success**.



150+ funds

We have access to the best fund managers in the industry

Our platform provides access to funds managed by more than **40 firms**, allowing us to select the best portfolio managers from over **150 funds** across **35 CIFSC categories**.



Sophisticated portfolio construction and robust risk management

Our portfolio construction process decomposes managers into asset classes, styles and “pure” alpha. Combined with a deep qualitative due diligence, this allows us to have a more precise view of the characteristics of our managers.



This precise view of managers allows us to construct our portfolios more effectively, thus lowering the odds of unintended risks while maximizing the value added coming from our managers.

Talented team of subject matter experts on all things asset allocation

Our team has strong research and portfolio management skills, including strategic allocation, tactical allocation, macroeconomics, econometrics, manager selection, portfolio construction, data analysis and programming.



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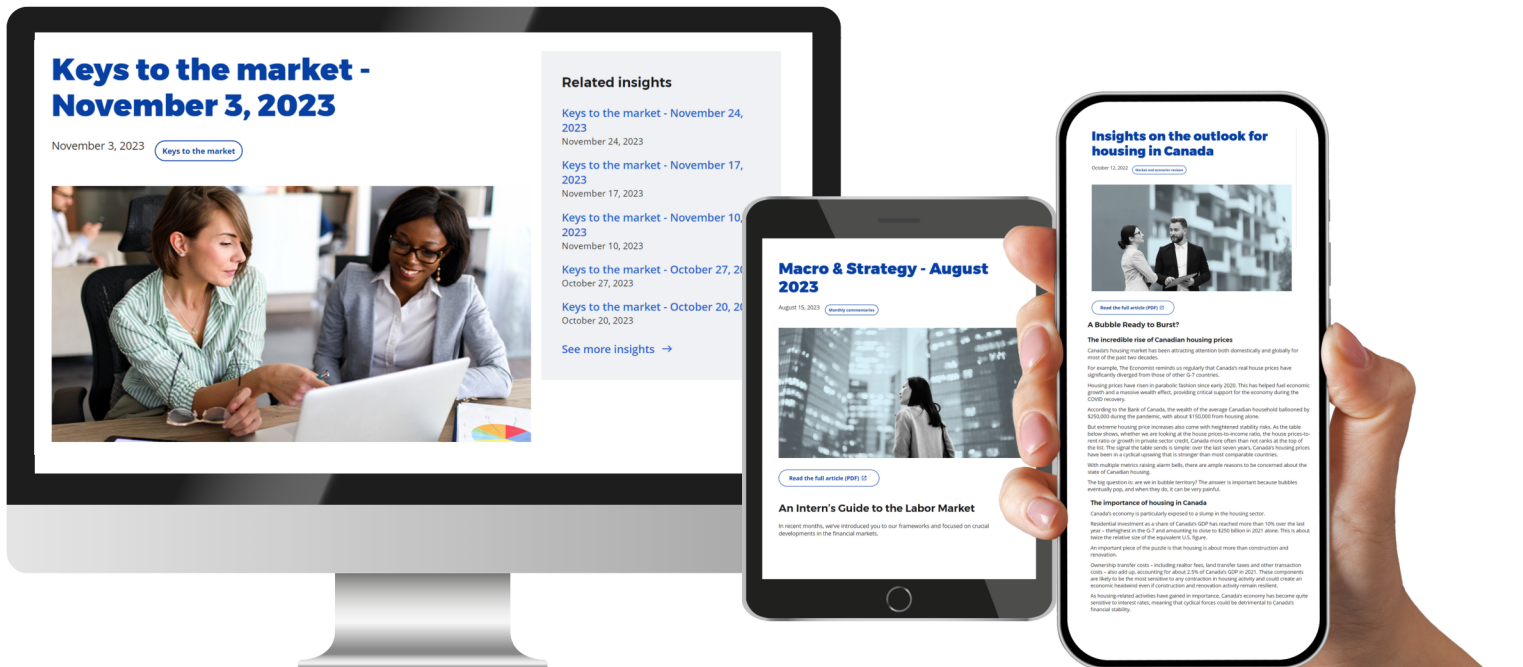
Dimitry Sapon
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Insightful thought leadership

Our thought leadership and our reports are delivered on a weekly, monthly and topical basis to help advisors stay ahead of the curve.



Ready to invest?

iA Clarington Mutual Funds | iaclarington.com

iAFG Individual Savings and Retirement | ia.ca/individuals

iAFC Groupe Retirement Plans | ia.ca/business

About iA Global Asset Management (iAGAM)

Rooted in history, innovating for the future.

A magnet for top investment talent, iAGAM is one of Canada's largest asset managers, with over \$100 billion under management across institutional and retail mandates. We help investors achieve their long-term wealth creation goals through innovative investment solutions designed for today's complex markets. We are building upon our historic success, supporting the growth of our core strengths, and exploring innovative ways to meet investor needs. We are rooted in history and innovating for the future. Our experienced portfolio managers use a proprietary investment methodology, rooted in iAGAM's unifying commitment to strong risk management, analytical rigour and a disciplined, process-driven approach to asset allocation and security selection.

General Disclosures

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Global Asset Management

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