



ADDENDUM TO THE *FUND FACTS* BOOKLET DATED DECEMBER 31, 2016, OF THE IAG SAVINGS AND RETIREMENT PLAN *INFORMATION FOLDER*

IAG Savings and Retirement Plan Contract issued by
Industrial Alliance Insurance and Financial Services Inc.
1080 Grande Allée West
PO Box 1907, Station Terminus
Quebec City, Quebec G1K 7M3
1-800-463-6236
info@ia.ca

On December 4th, 2017, the *Fund Facts* booklet, which forms part of the *Information Folder* related to the IAG Savings and Retirement Plan Contract (hereinafter the "Booklet"), will be amended to reflect the following changes:

The nine following funds will be added to the fund offer:

- Global Diversified Fixed Income (Forstrong)
- Global Diversified Equity (Forstrong)
- Fidelity Global Monthly Income
- Fidelity Global Concentrated Equity
- Indexia Prudent
- Indexia Moderate
- Indexia Balanced
- Indexia Growth
- Indexia Aggressive

LIST OF AMENDMENTS

1. **Effective December 4th, 2017**, this addendum hereby amends the Booklet in accordance with the following terms and conditions:

1.1 The table of contents, on pages 1 and 2 of the Booklet, is amended by adding the following:

DIVERSIFIED FUNDS

Global Diversified Fixed Income (Forstrong)
Global Diversified Equity (Forstrong)
Fidelity Global Monthly Income

U.S. & INTERNATIONAL EQUITY FUNDS

Fidelity Global Concentrated Equity

INDEXIA FUNDS

Indexia Prudent
Indexia Moderate
Indexia Balanced
Indexia Growth
Indexia Aggressive

- 1.2 The table entitled “List of Funds Offered by Industrial Alliance Insurance and Financial Services Inc.,” on pages 3 and 4 of the Booklet, is amended by adding the following:

DIVERSIFIED FUNDS

Global Diversified Fixed Income (Forstrong)	IA	Forstrong Global Asset Management	DEC 2017
Global Diversified Equity (Forstrong)	IA	Forstrong Global Asset Management	DEC 2017
Fidelity Global Monthly Income	IA	Fidelity Investments	DEC 2017

U.S. & INTERNATIONAL EQUITY FUNDS

Fidelity Global Concentrated Equity	IA	Fidelity Investments	DEC 2017
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INDEXIA FUNDS

Indexia Prudent	IA	Industrial Alliance Investment Management Inc.	DEC 2017
Indexia Moderate	IA	Industrial Alliance Investment Management Inc.	DEC 2017
Indexia Balanced	IA	Industrial Alliance Investment Management Inc.	DEC 2017
Indexia Growth	IA	Industrial Alliance Investment Management Inc.	DEC 2017
Indexia Aggressive	IA	Industrial Alliance Investment Management Inc.	DEC 2017

- 1.3 The table in the section “Professional Management of the Funds”, on pages 5 and 6 of the Booklet, is amended by adding the following to the list of funds:

FIDELITY GLOBAL MONTHLY INCOME
 FIDELITY GLOBAL CONCENTRATED EQUITY



Fidelity Investments Canada Limited
 483 Bay Street, Suite 300
 Toronto, Ontario M5G 2N7

GLOBAL DIVERSIFIED FIXED INCOME (FORSTRONG)
 GLOBAL DIVERSIFIED EQUITY (FORSTRONG)



FORSTRONG
GLOBAL ASSET MANAGEMENT INC.

Forstrong Global Asset Management
 26 Wellington Street East, Suite 206
 Toronto, Ontario M5E 1S2

- 1.4 The table entitled "Management Fees and Management Expense Ratio 'MER'", on pages 7 to 9 of the Booklet, is amended by adding the following:

	Management Fees (%)					Management Expense Ratio (MER) (%)				Fund Fee Rate (%)		
	As at December 31, 2016					As at December 31, 2016				As at December 31, 2016		
	Classic Series 75/75	Classic Series 75/75 Prestige	Series 75/100 Ecoflex Series 100/100 FORLIFE Series	Series 75/100 Prestige	Exchange-traded fund (ETF) (%) ²	Classic Series 75/75	Classic Series 75/75 Prestige	Series 75/100 Ecoflex Series 100/100 FORLIFE Series	Series 75/100 Prestige	Series 75/100 Prestige	Ecoflex Series 100/100	FORLIFE Series
DIVERSIFIED FUNDS												
Global Diversified Fixed Income (Forstrong)**	2.07	1.93	2.25	2.10	0.26	2.80	2.64	3.00	2.84	0.10	-	-
Global Diversified Equity (Forstrong)**	2.16	2.01	2.43	2.12	0.18	2.82	2.66	3.12	2.78	0.20	-	-
Fidelity Global Monthly Income**	2.38	2.20	2.56	2.34	0.00	2.89	2.69	3.09	2.85	0.10	-	-
U.S. & INTERNATIONAL EQUITY FUNDS												
Fidelity Global Concentrated Equity**	2.54	2.34	2.81	2.52	0.00	3.07	2.84	3.37	3.05	0.30	-	-
INDEXIA FUNDS												
Indexia Prudent**	1.52	1.47	1.83	1.78	0.00	1.95	1.90	2.30	2.25	0.10	-	-
Indexia Moderate**	1.52	1.47	1.83	1.78	0.00	1.95	1.90	2.30	2.25	0.10	-	-
Indexia Balanced**	1.52	1.47	1.83	1.78	0.00	1.95	1.90	2.30	2.25	0.10	-	-
Indexia Growth**	1.52	1.47	1.83	1.78	0.00	1.95	1.90	2.30	2.25	0.20	-	-
Indexia Aggressive**	1.52	1.47	1.83	1.78	0.00	1.95	1.90	2.30	2.25	0.20	-	-

** MER is estimated since the fund is new and may vary at any time.

² ETFs are underlying funds in which segregated funds can invest. The ETF Fees, which are charged by the ETFs' managers, cover the ETFs' management fees and their expenses, which may include expenses for portfolio management, administration, audit, taxes and other fees. The ETF Fees are included in the MER.

- 1.5 The table entitled "Investment Objectives and Risk Factors Associated with the Funds", on pages 10 to 25 of the Booklet, is amended by adding the following:

DIVERSIFIED FUNDS

Global Diversified Fixed Income (Forstrong)

Risk: All risks

Investment Objectives

Provides income and long-term capital appreciation primarily through diversified investments in both domestic and foreign income-oriented and equity exchange traded funds ("ETF"). Fixed income securities are preferred.

Investment Strategy

The portfolio manager actively manages the Fund's asset mix based on its long-term macroeconomic outlook and shorter-term tactical strategies. The manager determines the relative desirability of asset classes and specific ETFs on an ongoing basis by grading them based on criteria such as, but not limited to, fundamental factors and conditions, quantitative ratings, qualitative assessments and risk/return characteristics.

Global Diversified Equity (Forstrong)**Risk: All risks****Investment Objectives**

Provides long-term capital appreciation and income primarily through diversified investments in both domestic and foreign equity and income-oriented exchange traded funds ("ETF"). Equity securities are preferred.

Investment Strategy

The portfolio manager actively manages the Fund's asset mix based on its long-term macroeconomic outlook and shorter-term tactical strategies. The manager determines the relative desirability of asset classes and specific ETFs on an ongoing basis by grading them based on criteria such as, but not limited to, fundamental factors and conditions, quantitative ratings, qualitative assessments and risk/return characteristics.

Fidelity Global Monthly Income**Risk: All risks****Investment Objectives**

Invests in units of an underlying fund that aims to achieve long-term capital growth and modest income. This fund invests primarily in fixed-income and equity securities of companies anywhere in the world.

Investment Strategy

The Fund invests in units of the Fidelity Global Monthly Income Fund. The Fund is invested in a well diversified portfolio of fixed-income securities and equities of companies operating around the world.

U.S. & INTERNATIONAL EQUITY FUNDS

Fidelity Global Concentrated Equity**Risk: All risks****Investment Objectives**

Invests in units of an underlying fund that aims to achieve long-term capital growth. This fund invests primarily in equity securities of companies anywhere in the world.

Investment Strategy

The Fund invests in units of the Fidelity Global Concentrated Equity Fund. The Fund is invested in a well diversified portfolio of equities of companies operating around the world. The Fund's active management aims to achieve an absolute positive return.

INDEXIA FUNDS

Indexia Prudent**Risk: All risks****Investment Objectives**

Invests in units of a number of underlying index funds to generate a regular long-term return by favouring fixed-income securities. Maintains a certain diversity of the investments that make up the portfolio using different asset classes such as Canadian and foreign fixed-income securities, Canadian equities and foreign equities, and the integration of several managers.

Investment Strategy

The target allocation is 70% in fixed income funds and 30% in equity funds. The Fund is composed of underlying index fund units selected by the manager to reach the investment objectives while remaining in line with the Fund's risk profile.

Indexia Moderate**Risk: All risks****Investment Objectives**

Invests in units of a number of underlying index funds to generate a regular long-term return by favouring a balance between fixed-income securities and equities. Maintains a certain diversity of the investments that make up the portfolio using different asset classes such as Canadian and foreign fixed-income securities, Canadian equities and foreign equities, and the integration of several managers.

Investment Strategy

The target allocation is 55% in fixed income funds and 45% in equity funds. The Fund is composed of underlying index fund units selected by the manager to reach the investment objectives while remaining in line with the Fund's risk profile.

Indexia Balanced**Risk: All risks****Investment Objectives**

Invests in units of a number of underlying index funds to generate a regular long-term return with a slight emphasis on equities. Maintains a certain diversity of the investments that make up the portfolio using different asset classes such as Canadian and foreign fixed-income securities, Canadian equities and foreign equities, and the integration of several managers.

Investment Strategy

The target allocation is 40% in fixed income funds and 60% in equity funds. The Fund is composed of underlying index fund units selected by the manager to reach the investment objectives while remaining in line with the Fund's risk profile.

Indexia Growth

Risk: All risks

Investment Objectives

Invests in units of a number of underlying index funds to generate a regular long-term return with an emphasis on equities. Maintains a certain diversity of the investments that make up the portfolio using different asset classes such as Canadian and foreign fixed-income securities, Canadian equities and foreign equities, and the integration of several managers.

Investment Strategy

The target allocation is 25% in fixed income funds and 75% in equity funds. The Fund is composed of underlying index fund units selected by the manager to reach the investment objectives while remaining in line with the Fund's risk profile.

Indexia Aggressive

Risk: All risks

Investment Objectives

Invests in units of a number of underlying index funds to generate a regular long-term return with a strong emphasis on equities. Maintains a certain diversity of the investments that make up the portfolio using different asset classes such as Canadian and foreign fixed-income securities, Canadian equities and foreign equities, and the integration of several managers.

Investment Strategy

The target allocation is 10% in fixed income funds and 90% in equity funds. The Fund is composed of underlying index fund units selected by the manager to reach the investment objectives while remaining in line with the Fund's risk profile.

- 1.6** The fund facts for the nine new funds are inserted in the Booklet. The table of contents on pages 1 and 2 of the Booklet has been modified accordingly.

Certification

Industrial Alliance Insurance and Financial Services Inc. certifies that the Booklet, as amended herein, provide brief and plain disclosure of all material facts relating to the variable nature of the Funds component under the IAG Savings and Retirement Plan Individual Variable Annuity Contract.



Yvon Charest
President and Chief Executive Officer



Jennifer Dibblee
Vice-President, Legal Services
Corporate Secretary

This addendum, dated December 4th, 2017, forms an integral part of the *Fund Facts Booklet* and the IAG Savings and Retirement Plan *Information Folder*.

INVESTED IN YOU.



QUICK FACTS

Date of first offer under IAG SRP: December 2017
Portfolio Advisor: Industrial Alliance Investment Management Inc.
Total Fund Value: -
Number of Units Outstanding: -
Portfolio Turnover Rate: -
Minimum Investment: \$25

Guarantee Option	MER	Net Asset Value per Unit
Classic Series 75/75	1.95%	-
Classic Series 75/75 Prestige ¹	1.90%	-
Series 75/100	2.30%	-
Series 75/100 Prestige ¹	2.25%	-

WHAT DOES THIS FUND INVEST IN?

The Fund invests in underlying investments that aim to reproduce market indices of both domestic and foreign fixed income and equity markets. Moreover, the asset allocation of this Fund is more heavily oriented towards fixed income securities. The target allocation is 70% in fixed income funds and 30% in equity funds.

Top 10 investments of the underlying fund

Investment segmentation of the underlying fund

Total

Total investments: -

There is no data for the Fund as at September 30, 2017.

WHO IS THIS FUND FOR?

The fund may be suitable for an investor who:

- seeks a regular long-term return
- invests with below average risk tolerance
- is planning to invest for the long term

HOW RISKY IS IT?

The value of your investment can go down. Please refer to the information folder for further details.

RISK LEVEL

Very low	Low	Low to moderate	Moderate	Moderate to high	High

ARE THERE ANY GUARANTEES?

This fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees.

The fees are summarized in the "Ongoing Fund Expenses" section.

HOW HAS THE FUND PERFORMED?

This section tells you how the fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

Important: Past performance does not indicate how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

AVERAGE RETURN

Performance data cannot be published for funds that have been in existence for less than 1 year.

YEAR-BY-YEAR RETURNS

Performance data cannot be published for funds that have been in existence for less than 1 year.

¹ For details on the Prestige Fee Reduction Series refer to Section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract

HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to buy, own and sell units of the fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see information folder or contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
No Sales Charge	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency.
Front End Sales Charge	Up to 5% of the amount to be invested in the fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
Deferred Sales Charge	If you surrender within: 1 st year 5.5% 2 nd and 3 rd year 5.0% 4 th and 5 th year 4.0% 6 th year 3.0% 7 th year 2.0% After 7 years 0.0%	When you invest in the fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

ONGOING FUND EXPENSES

The MER includes the management fee and operating expenses of the fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100 and the Series 75/100 Prestige guarantee options and is paid out of the contract each year. For details about how the guarantees work, please refer to the information folder and contract.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	1.95%	-
Classic Series 75/75 Prestige	75%	75%	1.90%	-
Series 75/100	75%	100%	2.30%	0.10%
Series 75/100 Prestige	75%	100%	2.25%	0.10%

* MER shown may differ from actual MER.

TRAILING COMMISSION

Each month, iA Financial Group pays a trailing commission of up to 0.06% of the monthly average market value of your investment in this fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide you. The trailing commission is embedded in the management fees. The rate depends on the sales charge option you choose.

OTHER FEES

You may have to pay other fees when you surrender or transfer investments in this fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the fund.

WHAT IF I CHANGE MY MIND?

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

- the date you received confirmation of the transaction or
- five business days after it is mailed.

In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

FOR MORE INFORMATION

This summary may not contain all the information you need. Please read the information folder and the contract.

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 418 684-5000

Website: ia.ca



QUICK FACTS

Date of first offer under IAG SRP: December 2017
Portfolio Advisor: Industrial Alliance Investment Management Inc.
Total Fund Value: -
Number of Units Outstanding: -
Portfolio Turnover Rate: -
Minimum Investment: \$25

Guarantee Option	MER	Net Asset Value per Unit
Classic Series 75/75	1.95%	-
Classic Series 75/75 Prestige ¹	1.90%	-
Series 75/100	2.30%	-
Series 75/100 Prestige ¹	2.25%	-

WHAT DOES THIS FUND INVEST IN?

The Fund invests in underlying investments that aim to reproduce market indices of both domestic and foreign fixed income and equity markets. Moreover, the asset allocation of this Fund is fairly balanced between fixed income and equity securities. The target allocation is 55% in fixed income funds and 45% in equity funds.

Top 10 investments of the underlying fund

Investment segmentation of the underlying fund

Total

Total investments: -

There is no data for the Fund as at September 30, 2017.

WHO IS THIS FUND FOR?

The fund may be suitable for an investor who:

- seeks a high long-term return
- invests with below average risk tolerance
- is planning to invest for the long term

HOW RISKY IS IT?

The value of your investment can go down. Please refer to the information folder for further details.

RISK LEVEL

Very low	Low	Low to moderate	Moderate	Moderate to high	High

ARE THERE ANY GUARANTEES?

This fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees.

The fees are summarized in the "Ongoing Fund Expenses" section.

HOW HAS THE FUND PERFORMED?

This section tells you how the fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

Important: Past performance does not indicate how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

AVERAGE RETURN

Performance data cannot be published for funds that have been in existence for less than 1 year.

YEAR-BY-YEAR RETURNS

Performance data cannot be published for funds that have been in existence for less than 1 year.

¹ For details on the Prestige Fee Reduction Series refer to Section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract

HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to buy, own and sell units of the fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see information folder or contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
No Sales Charge	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency.
Front End Sales Charge	Up to 5% of the amount to be invested in the fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
Deferred Sales Charge	If you surrender within: 1 st year 5.5% 2 nd and 3 rd year 5.0% 4 th and 5 th year 4.0% 6 th year 3.0% 7 th year 2.0% After 7 years 0.0%	When you invest in the fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

ONGOING FUND EXPENSES

The MER includes the management fee and operating expenses of the fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100 and the Series 75/100 Prestige guarantee options and is paid out of the contract each year. For details about how the guarantees work, please refer to the information folder and contract.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	1.95%	-
Classic Series 75/75 Prestige	75%	75%	1.90%	-
Series 75/100	75%	100%	2.30%	0.10%
Series 75/100 Prestige	75%	100%	2.25%	0.10%

* MER shown may differ from actual MER.

TRAILING COMMISSION

Each month, iA Financial Group pays a trailing commission of up to 0.06% of the monthly average market value of your investment in this fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide you. The trailing commission is embedded in the management fees. The rate depends on the sales charge option you choose.

OTHER FEES

You may have to pay other fees when you surrender or transfer investments in this fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the fund.

WHAT IF I CHANGE MY MIND?

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- the date you received confirmation or
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FUND FACTS
Industrial Alliance Insurance and Financial Services Inc.
IAG Savings and Retirement Plan
INDEXIA BALANCED

Information as at September 30, 2017

QUICK FACTS

Date of first offer under IAG SRP: December 2017
Portfolio Advisor: Industrial Alliance Investment Management Inc.
Total Fund Value: -
Number of Units Outstanding: -
Portfolio Turnover Rate: -
Minimum Investment: \$25

Guarantee Option	MER	Net Asset Value per Unit
Classic Series 75/75	1.95%	-
Classic Series 75/75 Prestige ¹	1.90%	-
Series 75/100	2.30%	-
Series 75/100 Prestige ¹	2.25%	-

WHAT DOES THIS FUND INVEST IN?

The Fund invests in underlying investments that aim to reproduce market indices of both domestic and foreign fixed income and equity markets. Moreover, the asset allocation of this Fund is fairly balanced between fixed income and equity securities. The target allocation is 40% in fixed income funds and 60% in equity funds.

Top 10 investments of the underlying fund

Investment segmentation of the underlying fund

Total

Total investments: -

There is no data for the Fund as at September 30, 2017.

WHO IS THIS FUND FOR?

The fund may be suitable for an investor who:

- seeks to generate a superior long-term return
- invests with below average risk tolerance
- is planning to invest for the long term

HOW RISKY IS IT?

The value of your investment can go down. Please refer to the information folder for further details.

RISK LEVEL

Very low	Low	Low to moderate	Moderate	Moderate to high	High

ARE THERE ANY GUARANTEES?

This fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees.

The fees are summarized in the "Ongoing Fund Expenses" section.

HOW HAS THE FUND PERFORMED?

This section tells you how the fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

Important: Past performance does not indicate how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

AVERAGE RETURN

Performance data cannot be published for funds that have been in existence for less than 1 year.

YEAR-BY-YEAR RETURNS

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¹ For details on the Prestige Fee Reduction Series refer to Section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract

HOW MUCH DOES IT COST?

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The ongoing fees and expenses are different for each guarantee option.

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Front End Sales Charge	Up to 5% of the amount to be invested in the fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
Deferred Sales Charge	If you surrender within: 1 st year 5.5% 2 nd and 3 rd year 5.0% 4 th and 5 th year 4.0% 6 th year 3.0% 7 th year 2.0% After 7 years 0.0%	When you invest in the fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

ONGOING FUND EXPENSES

The MER includes the management fee and operating expenses of the fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100 and the Series 75/100 Prestige guarantee options and is paid out of the contract each year. For details about how the guarantees work, please refer to the information folder and contract.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	1.95%	-
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* MER shown may differ from actual MER.

TRAILING COMMISSION

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OTHER FEES

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- five business days after it is mailed.

In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

FOR MORE INFORMATION

This summary may not contain all the information you need. Please read the information folder and the contract.

Industrial Alliance Insurance and Financial Services Inc.

1080 Grande Allée West
 PO Box 1907, Station Terminus
 Quebec City, QC G1K 7M3
 1 800 463-6236
 418 684-5000

Website: ia.ca



FUND FACTS
Industrial Alliance Insurance and Financial Services Inc.
IAG Savings and Retirement Plan
INDEXIA GROWTH

Information as at September 30, 2017

QUICK FACTS

Date of first offer under IAG SRP: December 2017
Portfolio Advisor: Industrial Alliance Investment Management Inc.
Total Fund Value: -
Number of Units Outstanding: -
Portfolio Turnover Rate: -
Minimum Investment: \$25

Guarantee Option	MER	Net Asset Value per Unit
Classic Series 75/75	1.95%	-
Classic Series 75/75 Prestige ¹	1.90%	-
Series 75/100	2.30%	-
Series 75/100 Prestige ¹	2.25%	-

WHAT DOES THIS FUND INVEST IN?

The Fund invests in underlying investments that aim to reproduce market indices of both domestic and foreign fixed income and equity markets. Moreover, the asset allocation of this Fund is more oriented towards equity securities. The target allocation is 25% in fixed income funds and 75% in equity funds.

Top 10 investments of the underlying fund

Investment segmentation of the underlying fund

Total

Total investments: -

There is no data for the Fund as at September 30, 2017.

WHO IS THIS FUND FOR?

The fund may be suitable for an investor who:

- seeks to maximize the long-term return
- invests with average risk tolerance
- is planning to invest for the long term

HOW RISKY IS IT?

The value of your investment can go down. Please refer to the information folder for further details.

RISK LEVEL



ARE THERE ANY GUARANTEES?

This fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees.

The fees are summarized in the "Ongoing Fund Expenses" section.

HOW HAS THE FUND PERFORMED?

This section tells you how the fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

Important: Past performance does not indicate how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

AVERAGE RETURN

Performance data cannot be published for funds that have been in existence for less than 1 year.

YEAR-BY-YEAR RETURNS

Performance data cannot be published for funds that have been in existence for less than 1 year.

¹ For details on the Prestige Fee Reduction Series refer to Section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract

HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to buy, own and sell units of the fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see information folder or contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
No Sales Charge	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency.
Front End Sales Charge	Up to 5% of the amount to be invested in the fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
Deferred Sales Charge	If you surrender within: 1 st year 5.5% 2 nd and 3 rd year 5.0% 4 th and 5 th year 4.0% 6 th year 3.0% 7 th year 2.0% After 7 years 0.0%	When you invest in the fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

ONGOING FUND EXPENSES

The MER includes the management fee and operating expenses of the fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100 and the Series 75/100 Prestige guarantee options and is paid out of the contract each year. For details about how the guarantees work, please refer to the information folder and contract.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	1.95%	-
Classic Series 75/75 Prestige	75%	75%	1.90%	-
Series 75/100	75%	100%	2.30%	0.20%
Series 75/100 Prestige	75%	100%	2.25%	0.20%

* MER shown may differ from actual MER.

TRAILING COMMISSION

Each month, iA Financial Group pays a trailing commission of up to 0.06% of the monthly average market value of your investment in this fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide you. The trailing commission is embedded in the management fees. The rate depends on the sales charge option you choose.

OTHER FEES

You may have to pay other fees when you surrender or transfer investments in this fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the fund.

WHAT IF I CHANGE MY MIND?

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

- the date you received confirmation of the transaction or
- five business days after it is mailed.

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- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

FOR MORE INFORMATION

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 1 800 463-6236
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QUICK FACTS

Date of first offer under IAG SRP: December 2017
Portfolio Advisor: Industrial Alliance Investment Management Inc.
Total Fund Value: -
Number of Units Outstanding: -
Portfolio Turnover Rate: -
Minimum Investment: \$25

Guarantee Option	MER	Net Asset Value per Unit
Classic Series 75/75	1.95%	-
Classic Series 75/75 Prestige ¹	1.90%	-
Series 75/100	2.30%	-
Series 75/100 Prestige ¹	2.25%	-

WHAT DOES THIS FUND INVEST IN?

The Fund invests in underlying investments that aim to reproduce market indices of both domestic and foreign fixed income and equity markets. Moreover, the asset allocation of this Fund is more oriented towards equity securities. The target allocation is 10% in fixed income funds and 90% in equity funds.

Top 10 investments of the underlying fund

Investment segmentation of the underlying fund

Total
Total investments: -

There is no data for the Fund as at September 30, 2017.

WHO IS THIS FUND FOR?

The fund may be suitable for an investor who:

- seeks to maximize the long-term return
- invests with average risk tolerance
- is planning to invest for the long term

HOW RISKY IS IT?

The value of your investment can go down. Please refer to the information folder for further details.

RISK LEVEL



ARE THERE ANY GUARANTEES?

This fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees.

The fees are summarized in the "Ongoing Fund Expenses" section.

HOW HAS THE FUND PERFORMED?

This section tells you how the fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

Important: Past performance does not indicate how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

AVERAGE RETURN

Performance data cannot be published for funds that have been in existence for less than 1 year.

YEAR-BY-YEAR RETURNS

Performance data cannot be published for funds that have been in existence for less than 1 year.

¹ For details on the Prestige Fee Reduction Series refer to Section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract

HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to buy, own and sell units of the fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see information folder or contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
No Sales Charge	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency.
Front End Sales Charge	Up to 5% of the amount to be invested in the fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
Deferred Sales Charge	If you surrender within: 1 st year 5.5% 2 nd and 3 rd year 5.0% 4 th and 5 th year 4.0% 6 th year 3.0% 7 th year 2.0% After 7 years 0.0%	When you invest in the fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

ONGOING FUND EXPENSES

The MER includes the management fee and operating expenses of the fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100 and the Series 75/100 Prestige guarantee options and is paid out of the contract each year. For details about how the guarantees work, please refer to the information folder and contract.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	1.95%	-
Classic Series 75/75 Prestige	75%	75%	1.90%	-
Series 75/100	75%	100%	2.30%	0.20%
Series 75/100 Prestige	75%	100%	2.25%	0.20%

* MER shown may differ from actual MER.

TRAILING COMMISSION

Each month, iA Financial Group pays a trailing commission of up to 0.06% of the monthly average market value of your investment in this fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide you. The trailing commission is embedded in the management fees. The rate depends on the sales charge option you choose.

OTHER FEES

You may have to pay other fees when you surrender or transfer investments in this fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the fund.

WHAT IF I CHANGE MY MIND?

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- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

FOR MORE INFORMATION

This summary may not contain all the information you need. Please read the information folder and the contract.

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FUND FACTS

Industrial Alliance Insurance and Financial Services Inc. IAG Savings and Retirement Plan GLOBAL DIVERSIFIED FIXED INCOME (FORSTRONG)

Information as at September 30, 2017

QUICK FACTS

Date of first offer under IAG SRP: December 2017
Portfolio Advisor: Forstrong Global Asset Management
Total Fund Value: -
Number of Units Outstanding: -
Portfolio Turnover Rate: -
Minimum Investment: \$25

Guarantee Option	MER	Net Asset Value per Unit
Classic Series 75/75	2.80%	-
Classic Series 75/75 Prestige ¹	2.64%	-
Series 75/100	3.00%	-
Series 75/100 Prestige ¹	2.84%	-

WHAT DOES THIS FUND INVEST IN?

The Fund invests in an ETF portfolio to gain exposure to various asset classes including, but not limited to: global equities, investment-grade fixed-income securities and higher yielding income-oriented securities. Moreover, the Fund will typically maintain a bias towards fixed income securities. The Fund may also invest in ETFs to gain exposure to real estate, commodities, foreign currencies and other investment opportunities.

Top 10 investments of the underlying fund

Investment segmentation of the underlying fund

Total

Total investments: -

There is no data for the Fund as at September 30, 2017.

WHO IS THIS FUND FOR?

The fund may be suitable for an investor who:

- seeks regular long-term revenues as well as some capital appreciation
- invests with below average risk tolerance
- is planning to invest for the medium to long term

HOW RISKY IS IT?

The value of your investment can go down. Please refer to the information folder for further details.

RISK LEVEL

Very low	Low	Low to moderate	Moderate	Moderate to high	High

ARE THERE ANY GUARANTEES?

This fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees.

The fees are summarized in the "Ongoing Fund Expenses" section.

HOW HAS THE FUND PERFORMED?

This section tells you how the fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

Important: Past performance does not indicate how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

AVERAGE RETURN

Performance data cannot be published for funds that have been in existence for less than 1 year.

YEAR-BY-YEAR RETURNS

Performance data cannot be published for funds that have been in existence for less than 1 year.

¹ For details on the Prestige Fee Reduction Series refer to Section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract

GLOBAL DIVERSIFIED FIXED INCOME (FORSTRONG)

HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to buy, own and sell units of the fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see information folder or contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
No Sales Charge	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency.
Front End Sales Charge	Up to 5% of the amount to be invested in the fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
Deferred Sales Charge	If you surrender within: 1 st year 5.5% 2 nd and 3 rd year 5.0% 4 th and 5 th year 4.0% 6 th year 3.0% 7 th year 2.0% After 7 years 0.0%	When you invest in the fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

ONGOING FUND EXPENSES

The MER includes the management fee and operating expenses of the fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100 and the Series 75/100 Prestige guarantee options and is paid out of the contract each year. For details about how the guarantees work, please refer to the information folder and contract.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.80%	-
Classic Series 75/75 Prestige	75%	75%	2.64%	-
Series 75/100	75%	100%	3.00%	0.10%
Series 75/100 Prestige	75%	100%	2.84%	0.10%

* MER shown may differ from actual MER.

TRAILING COMMISSION

Each month, iA Financial Group pays a trailing commission of up to 0.08% of the monthly average market value of your investment in this fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide you. The trailing commission is embedded in the management fees. The rate depends on the sales charge option you choose.

OTHER FEES

You may have to pay other fees when you surrender or transfer investments in this fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the fund.

WHAT IF I CHANGE MY MIND?

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

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- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

FOR MORE INFORMATION

This summary may not contain all the information you need. Please read the information folder and the contract.

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Quebec City, QC G1K 7M3
1 800 463-6236
418 684-5000

Website: ia.ca



QUICK FACTS

Date of first offer under IAG SRP: December 2017
Portfolio Advisor: Forstrong Global Asset Management
Total Fund Value: -
Number of Units Outstanding: -
Portfolio Turnover Rate: -
Minimum Investment: \$25

Guarantee Option	MER	Net Asset Value per Unit
Classic Series 75/75	2.82%	-
Classic Series 75/75 Prestige ¹	2.66%	-
Series 75/100	3.12%	-
Series 75/100 Prestige ¹	2.78%	-

WHAT DOES THIS FUND INVEST IN?

The Fund invests in an ETF portfolio to gain exposure to various asset classes including, but not limited to: global equities, investment-grade fixed-income securities and higher yielding income-oriented securities. Moreover, the Fund will typically maintain a bias towards equity securities. The Fund may also invest in ETFs to gain exposure to real estate, commodities, foreign currencies and other investment opportunities.

Top 10 investments of the underlying fund

Investment segmentation of the underlying fund

Total

Total investments: -

There is no data for the Fund as at September 30, 2017.

WHO IS THIS FUND FOR?

The fund may be suitable for an investor who:

- seeks long-term capital appreciation
- invests with average risk tolerance
- is planning to invest for the medium to long term

HOW RISKY IS IT?

The value of your investment can go down. Please refer to the information folder for further details.

RISK LEVEL



ARE THERE ANY GUARANTEES?

This fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees.

The fees are summarized in the "Ongoing Fund Expenses" section.

HOW HAS THE FUND PERFORMED?

This section tells you how the fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

Important: Past performance does not indicate how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

AVERAGE RETURN

Performance data cannot be published for funds that have been in existence for less than 1 year.

YEAR-BY-YEAR RETURNS

Performance data cannot be published for funds that have been in existence for less than 1 year.

¹ For details on the Prestige Fee Reduction Series refer to Section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract

GLOBAL DIVERSIFIED EQUITY (FORSTRONG)

HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to buy, own and sell units of the fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see information folder or contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
No Sales Charge	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency.
Front End Sales Charge	Up to 5% of the amount to be invested in the fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
Deferred Sales Charge	If you surrender within: 1 st year 5.5% 2 nd and 3 rd year 5.0% 4 th and 5 th year 4.0% 6 th year 3.0% 7 th year 2.0% After 7 years 0.0%	When you invest in the fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

ONGOING FUND EXPENSES

The MER includes the management fee and operating expenses of the fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100 and the Series 75/100 Prestige guarantee options and is paid out of the contract each year. For details about how the guarantees work, please refer to the information folder and contract.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.82%	-
Classic Series 75/75 Prestige	75%	75%	2.66%	-
Series 75/100	75%	100%	3.12%	0.20%
Series 75/100 Prestige	75%	100%	2.78%	0.20%

* MER shown may differ from actual MER.

TRAILING COMMISSION

Each month, iA Financial Group pays a trailing commission of up to 0.08% of the monthly average market value of your investment in this fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide you. The trailing commission is embedded in the management fees. The rate depends on the sales charge option you choose.

OTHER FEES

You may have to pay other fees when you surrender or transfer investments in this fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the fund.

WHAT IF I CHANGE MY MIND?

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- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

FOR MORE INFORMATION

This summary may not contain all the information you need. Please read the information folder and the contract.

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Website: ia.ca



QUICK FACTS

Date of first offer under IAG SRP: December 2017
Portfolio Advisor: Fidelity Investments
Total Fund Value: -
Number of Units Outstanding: -
Portfolio Turnover Rate: -
Minimum Investment: \$25

Guarantee Option	MER	Net Asset Value per Unit
Classic Series 75/75	2.89%	-
Classic Series 75/75 Prestige ¹	2.69%	-
Series 75/100	3.09%	-
Series 75/100 Prestige ¹	2.85%	-

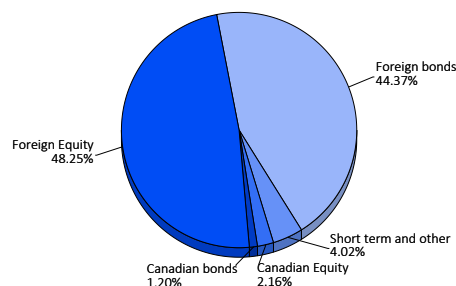
WHAT DOES THIS FUND INVEST IN?

The Fund invests in units of the Fidelity Global Monthly Income Fund which invests in a well diversified portfolio primarily composed of foreign asset classes. Including, but not limited to: global fixed income securities and equities.

Top 10 investments of the underlying fund

- Apple Inc.
- Chevron Corp.
- Microsoft Corp.
- Amgen Inc.
- JPMorgan Chase & Co.
- Micro Focus International PLC
- Suncor Energy Inc.
- British American Tobacco PLC
- Unilever, NV
- Bank of America Corp.

Investment segmentation of the underlying fund



Top 10 holdings represents 7.93% of the principal underlying fund's net assets.
Total investments: 2,620

WHO IS THIS FUND FOR?

The fund may be suitable for an investor who:

- seeks long-term capital appreciation as well as some regular revenues
- invests with below average risk tolerance
- is planning to invest for the medium to long term

HOW RISKY IS IT?

The value of your investment can go down. Please refer to the information folder for further details.

RISK LEVEL

Very low	Low	Low to moderate	Moderate	Moderate to high	High

ARE THERE ANY GUARANTEES?

This fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees.

The fees are summarized in the "Ongoing Fund Expenses" section.

HOW HAS THE FUND PERFORMED?

This section tells you how the fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

Important: Past performance does not indicate how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

AVERAGE RETURN

Performance data cannot be published for funds that have been in existence for less than 1 year.

YEAR-BY-YEAR RETURNS

Performance data cannot be published for funds that have been in existence for less than 1 year.

¹ For details on the Prestige Fee Reduction Series refer to Section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract

HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to buy, own and sell units of the fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see information folder or contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
No Sales Charge	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency.
Front End Sales Charge	Up to 5% of the amount to be invested in the fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
Deferred Sales Charge	If you surrender within: 1 st year 5.5% 2 nd and 3 rd year 5.0% 4 th and 5 th year 4.0% 6 th year 3.0% 7 th year 2.0% After 7 years 0.0%	When you invest in the fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

ONGOING FUND EXPENSES

The MER includes the management fee and operating expenses of the fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100 and the Series 75/100 Prestige guarantee options and is paid out of the contract each year. For details about how the guarantees work, please refer to the information folder and contract.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.89%	-
Classic Series 75/75 Prestige	75%	75%	2.69%	-
Series 75/100	75%	100%	3.09%	0.10%
Series 75/100 Prestige	75%	100%	2.85%	0.10%

* MER shown may differ from actual MER.

TRAILING COMMISSION

Each month, iA Financial Group pays a trailing commission of up to 0.08% of the monthly average market value of your investment in this fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide you. The trailing commission is embedded in the management fees. The rate depends on the sales charge option you choose.

OTHER FEES

You may have to pay other fees when you surrender or transfer investments in this fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the fund.

WHAT IF I CHANGE MY MIND?

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

- the date you received confirmation of the transaction or
- five business days after it is mailed.

In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

FOR MORE INFORMATION

This summary may not contain all the information you need. Please read the information folder and the contract.

Industrial Alliance Insurance and Financial Services Inc.

1080 Grande Allée West
 PO Box 1907, Station Terminus
 Quebec City, QC G1K 7M3
 1 800 463-6236
 418 684-5000

Website: ia.ca



QUICK FACTS

Date of first offer under IAG SRP: December 2017
Portfolio Advisor: Fidelity Investments
Total Fund Value: -
Number of Units Outstanding: -
Portfolio Turnover Rate: -
Minimum Investment: \$25

Guarantee Option	MER	Net Asset Value per Unit
Classic Series 75/75	3.07%	-
Classic Series 75/75 Prestige ¹	2.84%	-
Series 75/100	3.37%	-
Series 75/100 Prestige ¹	3.05%	-

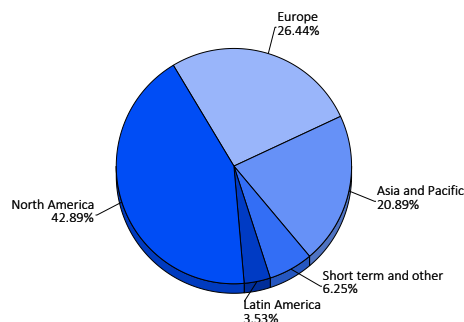
WHAT DOES THIS FUND INVEST IN?

The Fund invests in units of the Fidelity Global Concentrated Equity Fund which invests in a well diversified portfolio primarily composed of equity securities of companies operating around the world.

Top 10 investments of the underlying fund

- Alphabet Inc., Class C
- Vipshop Holdings Ltd. ADR
- Samsonite International SA
- ENN Energy Holdings Ltd.
- AECOM Technology Corp.
- G8 Education Ltd.
- Bridgestone Corp.
- Ferguson PLC
- SAP AG
- Weir Group PLC

Investment segmentation of the underlying fund



Top 10 holdings represents 22.94% of the principal underlying fund's net assets.
Total investments: 57

WHO IS THIS FUND FOR?

The fund may be suitable for an investor who:

- seeks long-term capital growth
- invests with average risk tolerance
- is planning to invest for the long term

HOW RISKY IS IT?

The value of your investment can go down. Please refer to the information folder for further details.

RISK LEVEL



ARE THERE ANY GUARANTEES?

This fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees.

The fees are summarized in the "Ongoing Fund Expenses" section.

HOW HAS THE FUND PERFORMED?

This section tells you how the fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

Important: Past performance does not indicate how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

AVERAGE RETURN

Performance data cannot be published for funds that have been in existence for less than 1 year.

YEAR-BY-YEAR RETURNS

Performance data cannot be published for funds that have been in existence for less than 1 year.

¹ For details on the Prestige Fee Reduction Series refer to Section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract

HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to buy, own and sell units of the fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see information folder or contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
No Sales Charge	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency.
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Series 75/100 Prestige	75%	100%	3.05%	0.30%

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