ShortFinancial

iA Private Wealth

Pension Solution

Jul 11, 2013 - Sep 30, 2022 CAD (MA02) Hypothetical Model

YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	ANNUAL
2022	4.80%	3.62%	4.19%	-0.02%	3.78%	-9.69%	-2.89%	-0.78%	-1.32%	-	-	-	0.80%
2021	-1.92%	1.25%	1.90%	0.99%	3.07%	1.58%	-0.94%	1.80%	-0.25%	4.65%	-2.05%	3.48%	14.17%
2020	4.17%	-3.99%	-8.61%	1.23%	2.79%	1.48%	2.95%	3.76%	-3.57%	-0.27%	4.97%	-0.55%	3.50%
2019	4.46%	1.17%	2.65%	3.78%	-0.67%	0.51%	-0.11%	1.98%	0.43%	-1.55%	2.04%	0.34%	15.91%
2018	2.52%	-1.70%	-1.22%	0.14%	1.51%	0.23%	-0.24%	3.82%	-0.16%	-5.79%	-0.02%	-6.09%	-7.22%
2017	-0.07%	2.38%	1.81%	1.52%	2.14%	-0.47%	-0.35%	0.70%	2.09%	5.08%	2.17%	-1.42%	16.56%
2016	-6.96%	-3.00%	-0.32%	1.67%	-1.07%	4.47%	3.71%	-2.90%	0.76%	-4.12%	3.06%	1.52%	-3.79%
2015	5.57%	2.54%	0.63%	-5.75%	2.77%	-1.10%	5.81%	-5.32%	-1.08%	0.38%	2.31%	0.54%	6.78%
2014	2.42%	5.89%	-1.05%	-2.27%	0.43%	1.73%	0.29%	1.82%	-0.76%	1.83%	3.02%	0.26%	14.22%
2013	-	-	-	-	-	-	2.73%	-1.68%	2.62%	4.58%	3.19%	1.79%	13.85%

Performance numbers are calculated in base currency of the holding over the range: Jul 11, 2013 - Sep 30, 2022. Performance numbers above could represent partial month or year calculations based on

Trailing Performance

NAME	CAGR	YTD	1Y	3Y	5Y
Pension Solution	7.77%	0.80%	6.92%	6.28%	6.27%
S&P/TSX COMPOSITE INDEX	4.31%	-13.09%	-8.10%	3.45%	3.36%

Performance numbers are calculated in CAD over the range: Jul 11, 2013 - Sep 30, 2022.

Drawdown Analysis

NAME	DEPTH	LENGTH	RECOVERY	VALLEY
S&P/TSX COMPOSITE INDEX	-37.43%	1	11	03/23/2020
S&P/TSX COMPOSITE INDEX	-24.36%	16	29	01/20/2016
Pension Solution	-21.16%	1	15	03/23/2020
S&P/TSX COMPOSITE INDEX	-16.82%	5	9	12/24/2018
Pension Solution	-16.07%	6	14	12/24/2018

The largest 5 drawdowns of at least 10% that have recovered to the previous peak over the range Jul 11, 2013 to Sep 30, 2022.

Growth Chart

Risk/Reward Analysis

NAME	SYM	ANN STD	WIN MONTHS	AVG M GAIN	AVG M LOSS	MDD	STD	SHARPE	ALPHA	BETA	CORR	R2	TTM YIELD
Pension Solution	MA02	10.30%	62.16%	2.44%	-2.24%	-21.16%	2.97%	0.71	1.48	0.51	0.60	35.14	2.69%
S&P/TSX COMPOSITE INDEX	TSX.I	12.10%	63.96%	2.21%	-2.78%	-49.99%	3.49%	0.35	0.00	1.00	1.00	98.21	-

Calculations are performed in the base currency of each holding over the range: Jul 11, 2013 - Sep 30, 2022. Either the TSX.I or SPX.I are used as comparison benchmark based on currency of holding.

ShortFinancial

iA Private Wealth

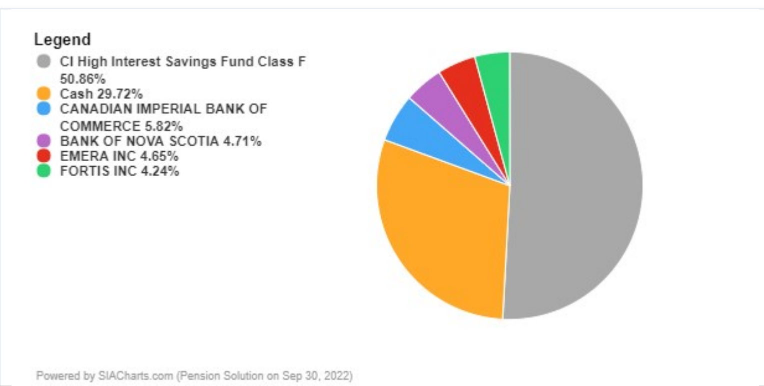
Pension Solution

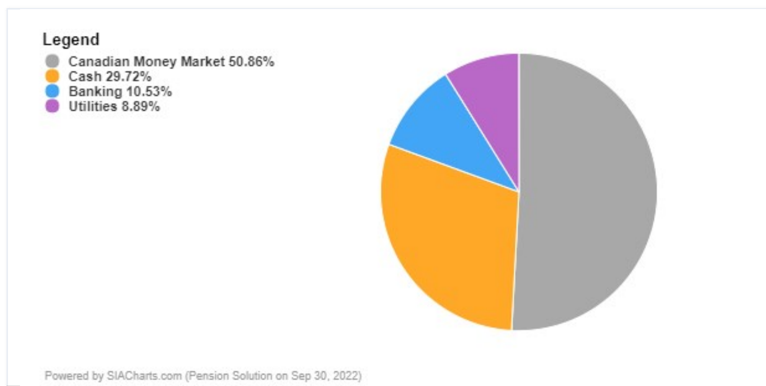
Jul 11, 2013 - Sep 30, 2022 CAD (MA02) Hypothetical Model

Holdings Analysis

VALUE	WEIGHT	EQUITY NAME	SYMBOL	SECTOR	PRICE	SIA RANK	ACB/S	G/L	TTM YIELD	YTD	1M	3M	1Y	3Y
$59,283.17	29.72%	CASH			-	-	-	-	-	-	-	-	-	-
$8,449.28	4.24%	FORTIS INC	FTS.TO	Utilities	$52.48	37.63%	$43.86	19.64%	4.08%	-11.71%	-9.42%	-13.00%	-3.19%	1.46%
$9,277.74	4.65%	EMERA INC	EMA.TO	Utilities	$55.89	49.41%	$45.98	21.55%	4.74%	-8.70%	-8.03%	-6.30%	1.78%	3.16%
$9,395.10	4.71%	BANK OF NOVA SCOTIA	BNS.TO	Banking	$65.70	16.21%	$53.95	21.78%	6.08%	-24.78%	-9.53%	-12.58%	-11.64%	0.28%
$11,608.32	5.82%	CANADIAN IMPERIAL BANK OF COMMERCE	CM.TO	Banking	$60.46	46.96%	$40.18	50.47%	5.41%	-14.91%	-1.32%	-1.96%	-10.05%	8.87%
$101,432.11	50.86%	CI High Interest Savings Fund Class F	CIG4113	Canadian Money Market	$10.00	-	$9.99	0.16%	1.23%	1.18%	0.28%	0.71%	1.31%	1.02%

Total: $ 199,445.71 CAD
Values and calculations are performed in CAD as of Sep 30, 2022. Gain/Loss calculation is computed using the base currency of the model.





Company Disclaimer

The performance presented in this portfolio report is hypothetical and does not represent a specific client account. Details regarding actual returns of an investment account are available from the client's advisor. Distribution of this report is intended to be made only to those individuals with sophisticated investment knowledge.

Performance is calculated using month-end market values of the model portfolio. Since we use a model portfolio to calculate performance there are no client initiated cash flows (deposits/withdrawals) to account for. Performance is calculated by dividing the change in the model portfolio's market value by the model portfolio's market value at the beginning of the performance period. Also, any and all income generated by the portfolio's holdings are held within the model portfolio in cash and is accounted for in the portfolio's month-end market value - this results in a total return measure of the model's performance.

Returns for periods less than 1 year are shown as periodic returns while returns for periods greater than 1 year are annualized. Returns do not include fees and actual returns experienced by an investor may differ from those shown. Past performance is not a guarantee of future results.

iA Private Wealth is a trademark and business name under which iA Private Wealth Inc. operates. iA Private Wealth Inc. is a member of the Canadian Investor Protection Fund and the Investment Industry Regulatory Organization of Canada.