

# Guiding to solid growth

## Investor presentation

March 2023



**PRESENT AND STRONG.**  
More than ever.



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**iA Financial Group**  
is one of the largest insurance  
and wealth management  
groups in Canada, with  
operations in the United States

## OUR PURPOSE

To assure that our clients feel  
confident and secure about  
their future

## OUR MISSION

To ensure the financial wellbeing  
of our clients by offering them  
personal insurance coverage and  
investment solutions to help them  
achieve their personal goals

Foundation  
1892

\$9.4B  
market  
cap.

IAG on TSX  
IPO in 2000

\$91.51  
stock price

4M+  
clients

\$93.15  
all-time high

8,600+  
employees

25%-35%  
dividend  
payout ratio  
target range

## 2022 – Solid results, amidst declining financial markets

- Core ROE of 14.2% and Core EPS of \$8.85, both well within guidance
- Robust solvency ratio and continued organic capital generation
- Strong sales results in most business units
- \$0.5B returned to shareholders through dividends and share buybacks

## Employer of choice & Superior employee experience

- iA recognized by Glassdoor and Forbes as one of Canada's Best Employers
- Executive bench strength from internal flexibility and rewarding career
- Work from anywhere at iA is a reality and an asset to attract workforce

## Premium client and advisor experience

- #1 for overall company rating in Advisor Perception Survey, for 2nd year in a row<sup>1</sup>
- Making it as easy as possible for clients and advisors to do business with iA

## 2023 – Growing earnings with more capital to fuel growth

- Increased profitability expected from impacts of new regime and higher rates
- Sustained shareholder value with \$10M book value increase at IFRS 9/17 transition<sup>2</sup>
- Even more robust capital position with 20+ percentage point increase at Dec. 31, 2022<sup>2</sup>
- More capital for investment and deployment, to grow and to return to shareholders



<sup>1</sup> According to Environics Research. <sup>2</sup> The finalization of the Consolidated Statements of Financial Position at the January 1, 2022 transition date is in progress.

This slide presents non-IFRS measures; see the "Non-IFRS and Additional Financial Measures" section at the beginning of this document for relevant information about such measures.

# 2022 RESULTS VS. GUIDANCE

All metrics are in-line or better than guidance

	2022 guidance	2022 results
<b>Core EPS<sup>†</sup></b>	\$8.70 to \$9.30 in 2022	<b>\$8.85</b>
<b>Core ROE<sup>†</sup></b> (trailing 12 months)	13.0% to 15.0%	<b>14.2%</b>
<b>Impact of new business<sup>†</sup></b> (strain)	-5% to 10%	<b>(8%)<sup>1</sup></b>
<b>Solvency ratio<sup>†</sup></b>	110% to 116%	<b>126%</b>
<b>Capital generation<sup>†</sup></b>	\$450M to \$525M in 2022	<b>~\$550M</b>
<b>Effective tax rate</b>	21% to 23%	<b>17.2%</b>
<b>Dividend payout ratio<sup>†</sup></b>	25% to 35% (mid-range)	<b>29%</b>

<sup>1</sup> A negative strain represents a gain at issue.

<sup>†</sup> This item is a non-IFRS measure; see the “Non-IFRS and Additional Financial Measures” section at the beginning of this document for relevant information about such measures.

# IFRS 17 AND IFRS 9 UPDATE

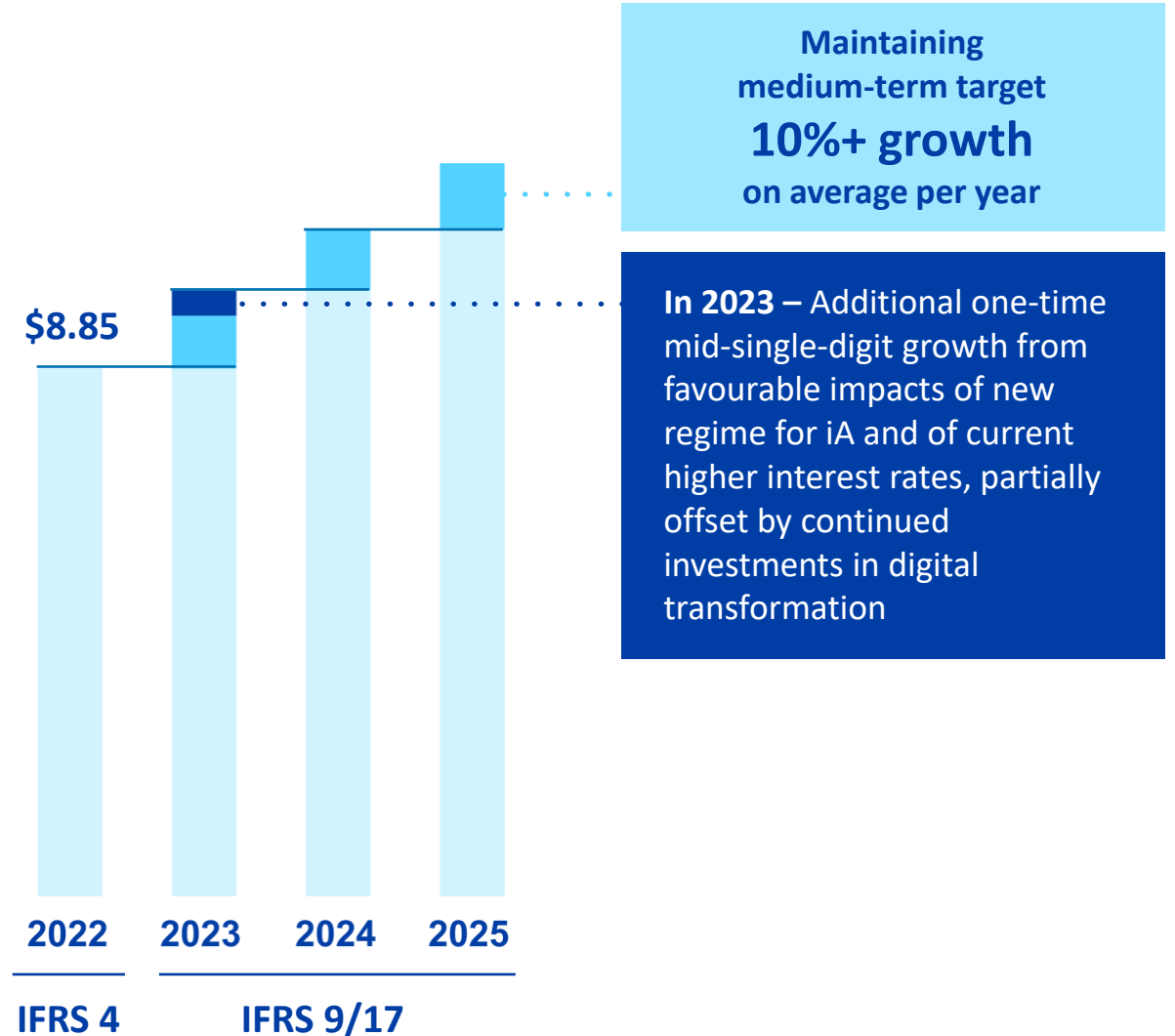
## Favourable positioning

IMPACTS AT TRANSITION <sup>1,2</sup>	
Book value	+\$10M <sup>3</sup>
CSM level	\$5.5B <sup>3</sup>
Solvency ratio	> 20 percentage point increase
Capital available for deployment	Very favourable

PRELIMINARY IMPACTS ON 2022 RESULTS <sup>1,4</sup>	
Book value	Near-neutral
Solvency ratio	> 20 percentage point increase
Core ROE	Favourable
Core EPS level	Favourable
Organic capital generation	Favourable

# CORE EPS

## Guiding to solid growth



<sup>1</sup> These items are non-IFRS measures; see the “Non-IFRS and Additional Financial Measures” section at the beginning of this document for relevant information about such measures.

<sup>2</sup> Combined impact at transition of IFRS 9 and IFRS 17 (January 1, 2022), according to information available as at Dec. 31, 2022. <sup>3</sup> The finalization of the Consolidated Statements of Financial Position at the January 1, 2022 transition date is in progress. <sup>4</sup> Expected estimated combined impact of IFRS 9 and IFRS 17, according to information available as at Dec. 31, 2022.

# Strong earnings targets built on solid track record

## Favourable expected impact of IFRS 9 & 17 transition<sup>1</sup>

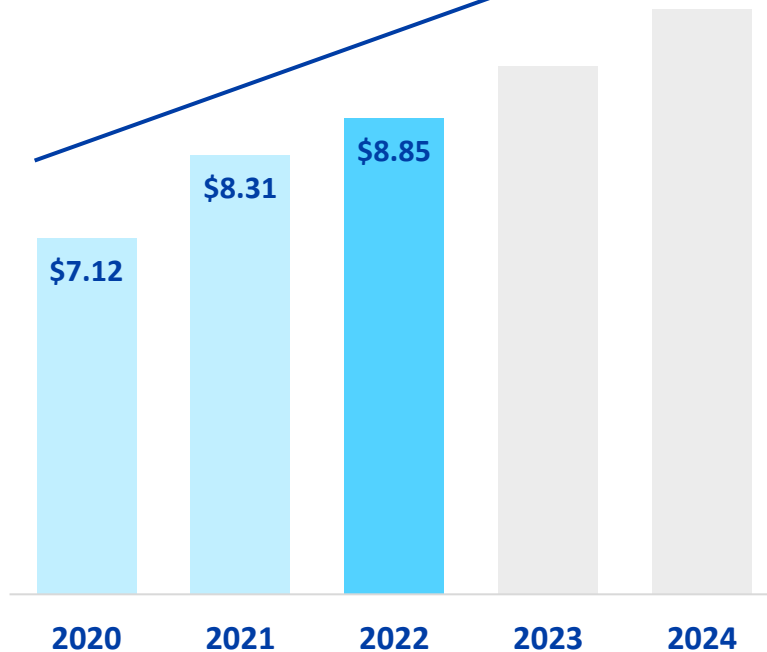
### Core EPS<sup>†</sup> (diluted)



10%+  
growth on  
average  
per year

Additional one-  
time mid-single-  
digit growth in  
2023<sup>3</sup>

TRACK  
RECORD  
**11.9%**  
2015-2022  
7-year  
CAGR

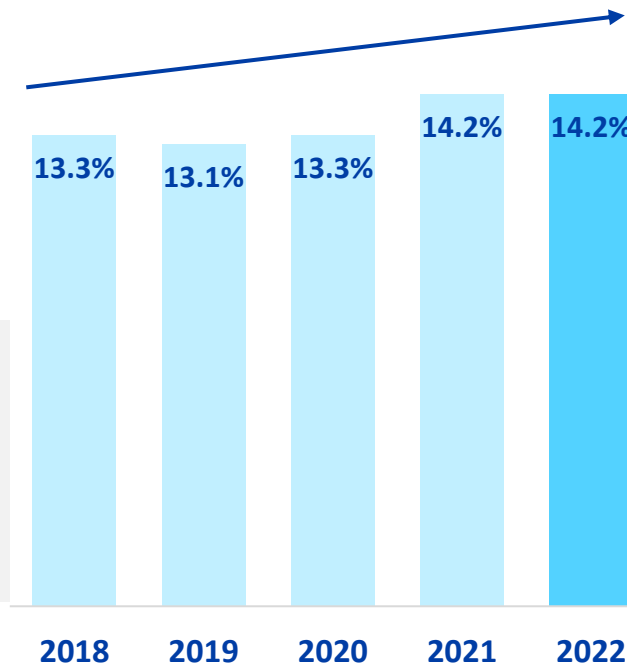


### Core ROE<sup>2†</sup> (diluted)



2023 target  
13%-15%

TRACK  
RECORD  
**13.6%**  
2018-2022  
5-year  
average

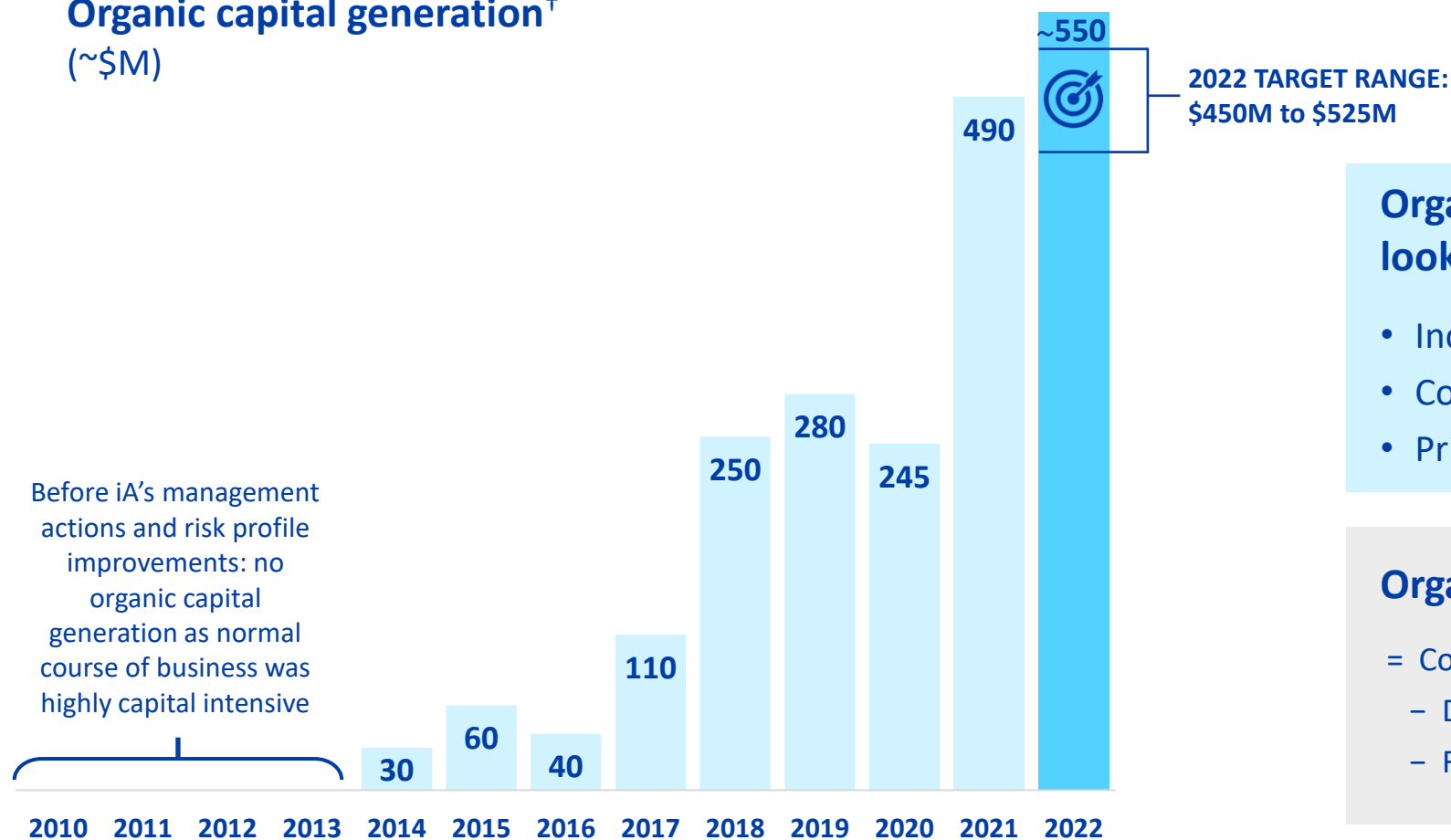


Increased  
deployable  
capital under  
IFRS 9 & 17  
to bolster  
further ROE  
expansion

<sup>1</sup>The IFRS 9 & 17 transition date is January 1, 2022. <sup>2</sup>Trailing 12 months. <sup>3</sup>From favourable impacts of new regime for iA and of current higher interest rates, partially offset by continued investments in digital transformation. <sup>†</sup>This item is a non-IFRS measure; see the "Non-IFRS and Additional Financial Measures" section at the end of this document for relevant information about such measures.

# Strong and ongoing organic capital generation resulting from reduced risk profile

## Organic capital generation<sup>†</sup> (~\$M)



### Organic capital generation growth drivers looking forward

- Increase capital-light proportion of new business
- Continue to improve risk management practices
- Pricing discipline to improve return on equity

### Organic capital generation calculation

- = Core net income to common shareholders
- Dividends paid to common shareholders
- Required capital increase in normal course of business



Potential capital deployment<sup>†</sup> of ~\$350 million at Dec. 30, 2022 to support growth and ROE expansion, with a significant increase expected upon transition to IFRS 9 and IFRS 17<sup>1</sup>



### Organic growth

Investing in digital evolution to propel growth



### Acquisitions

To strengthen strategic positioning



### Dividends

25%-35% payout ratio target range  
Based on core earnings



### NCIB

Up to 5% of outstanding shares  
(between Nov. 14, 2022 and Nov 13, 2023)



<sup>1</sup> Expected estimated combined impact of IFRS 9 and IFRS 17 transition on January 1, 2022, according to information available as at Dec. 31, 2022.

<sup>†</sup> This item is a non-IFRS measure; see the “Non-IFRS and Additional Financial Measures” section at the end of this document for relevant information about such measures.



## Foundation

Long-established businesses in which iA excels and is already a leader

- High-performing distribution networks, backed by the quality of our products and digital tools
- Continued sales growth in Individual Insurance
- Strong sales and good profitability for Dealer Services Canada despite vehicle inventory constraints



## Expansion

High-growth distinctive businesses in which iA seeks to become a leader

- Strong sales growth from US Individual Insurance with good contribution to earnings
- Highly fragmented US Dealer Services industry with strong growth potential for iA through organic expansion and bolt-on acquisitions



## Support

Businesses supporting branding and delivering synergies and competitive advantages to other iA businesses

- Solid sales and results above expectations in Group Savings and Retirement
- Good sales and strong premiums increase in Employee Plans
- Very strong sales growth in Special Markets division

# 2022 SALES – Continued good business growth

(\$M, unless otherwise indicated)	Year-to-date at December 31		
	2022	2021	YoY variation
<b>Individual Insurance</b>	<b>387</b>	286	35%
<b>Individual Wealth Management</b>			
General fund - sales	<b>1,203</b>	891	35%
Segregated funds - net sales	<b>1,915</b>	3,307	(1,392)
Mutual funds - net sales	<b>(615)</b>	1,153	(1,768)
<b>Group Insurance</b>			
Employee Plans <sup>1</sup>	<b>1,263</b>	1,147	10%
Dealer Services (Creditor, P&C and car loan orig.)	<b>1,250</b>	1,109	13%
Special Markets	<b>322</b>	215	50%
<b>Group Savings and Retirement</b>	<b>2,827</b>	2,773	1%

(\$M, unless otherwise indicated)	Year-to-date at December 31		
	2022	2021	YoY variation
<b>US Operations (\$US)</b>			
Individual Insurance	<b>143</b>	135	6%
Dealer Services - P&C	<b>1,011</b>	1,068	(5%)
<b>iA Auto and Home</b>	<b>457</b>	432	6%

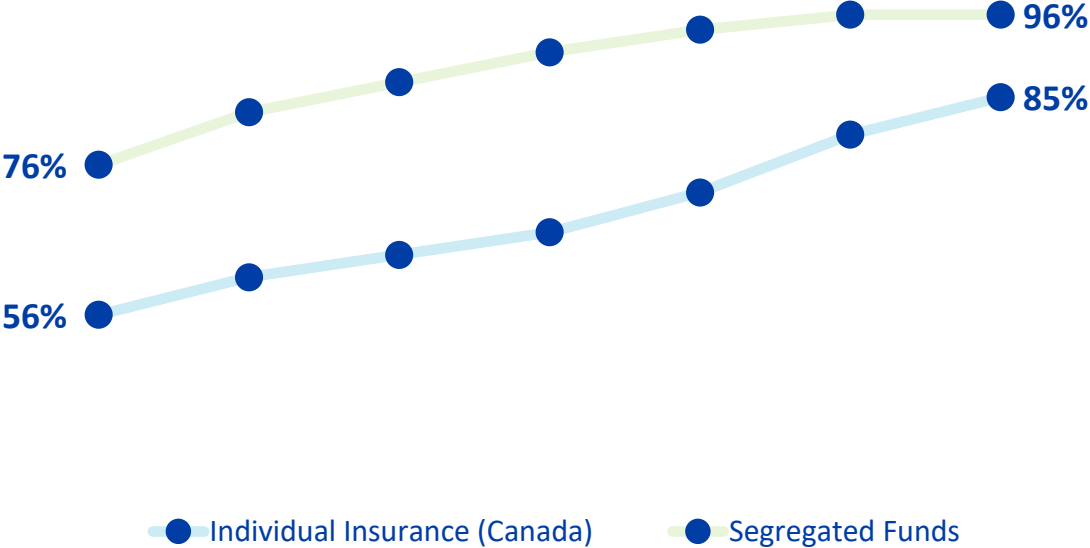
- Strong sales results in most business units
- Record sales observed in Canadian Individual Insurance
- Dealer Services sales outperformed retail auto sales performance on both sides of the border
- Wealth sales tempered by challenging financial market conditions

<sup>1</sup> Represents total premiums.

This slide contains non-IFRS measures; see the “Non-IFRS and Additional Financial Measures” section at the end of this document for relevant information about such measures.

# Shift to capital-light products

% of new retail sales in low-guarantee products



Expansion in capital-light businesses in the last decade, such as Dealer Services, Wealth Management and Distribution, has contributed to an improvement in the Company's risk profile.

Supports a higher ROE



Favours organic capital generation



Lower capital requirement per sale

2016 2017 2018 2019 2020 2021 2022



# iA IS A NORTH AMERICAN LEADER IN DEALER SERVICES, A BUSINESS WITH HIGH GROWTH POTENTIAL FOR FURTHER ROE EXPANSION

## GROWTH

- Distinctive advantage held as Canadian market leader with a full suite of products, software and training for dealers and close relationships with distributors
- High growth potential through acquisition as US industry is highly fragmented and ripe for further consolidation
- Strong sales growth in recent years: 4-year CAGR of 14% (US/CAN combined sales)
- iA's 2022 sales growth outpacing the vehicle sales industry:

Canada:	iA: +13% YoY	Industry <sup>1</sup> : -9%
US:	iA: -5% YoY	Industry <sup>1</sup> : -10%
- High growth opportunities in Canada via cross-line synergies

## PROFITABILITY

- Potential to drive iA's earnings growth and ROE expansion as a high ROE business

## CAPITAL

- Supports iA's active shift to less capital intensive products

## RISK

- Managing risk by leveraging expertise and know-how
- Brings diversification of product mix and revenue streams to iA as a group and good sales diversification within Dealer Services with sales being split between new and used vehicles
- Marginal impact of inflation due to the business model: regular pricing adjustments and reinsured risks

<sup>1</sup> Sources: Canada: DesRosiers Automotive Consultants; US: US Bureau of Economic Analysis and Cox Automotive – Raw numbers of vehicles sold in the US at retail only (fleet and private party sales excluded); numbers are not seasonally adjusted.

# Industry leader for share price growth

## Total return

(Share price growth with dividend reinvested, at year-end)



Best performance  
of Canadian lifecos

14%  
CAGR

+1,870%

Mar. 1,  
2023

0%

IPO<sup>1</sup> 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022

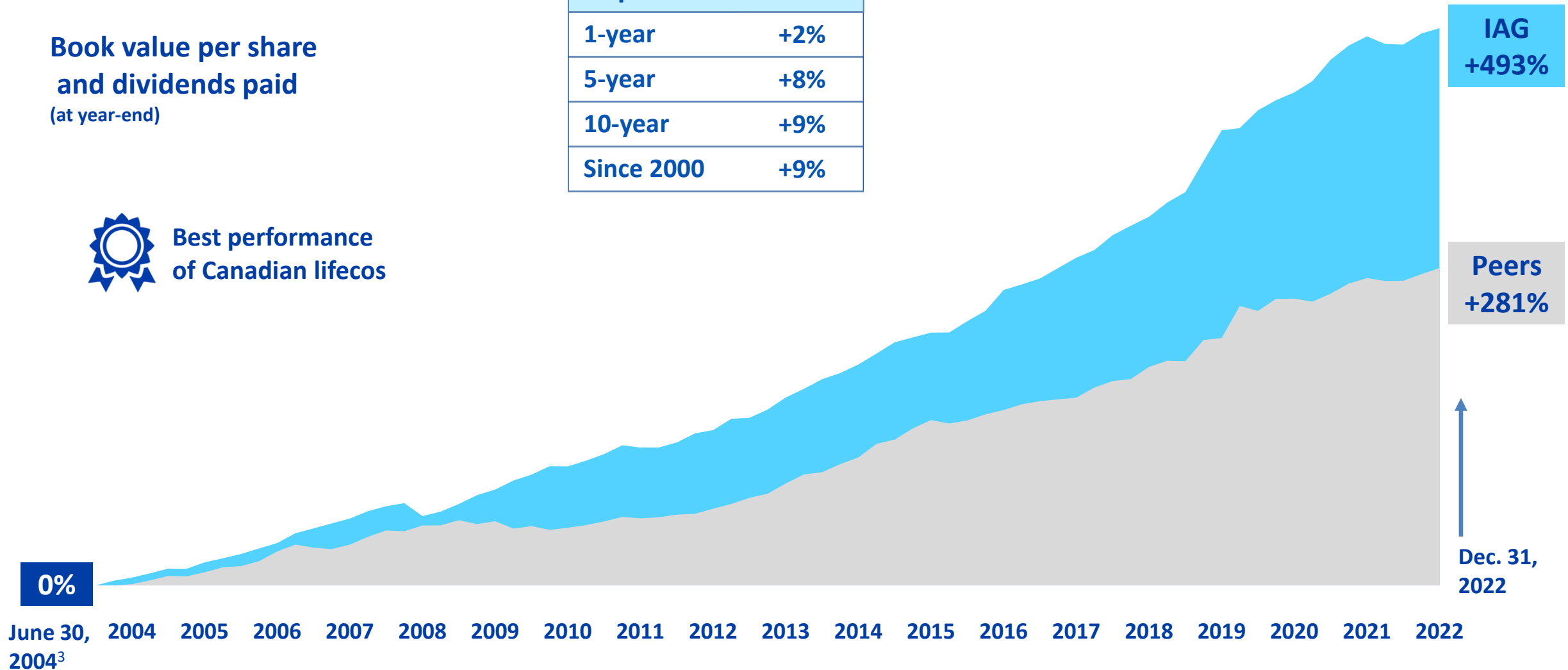
# BOOK VALUE<sup>1</sup> – Strong and steady record of value creation

Book value per share  
and dividends paid  
(at year-end)

IAG book value per share CAGR <sup>2</sup>	
1-year	+2%
5-year	+8%
10-year	+9%
Since 2000	+9%



Best performance  
of Canadian lifecos



<sup>1</sup> Book value per common share is a financial measure calculated by dividing the common shareholders' equity by the number of common shares outstanding at the end of the period; all components of this measure are IFRS measures. <sup>2</sup> At Dec. 31, 2022. <sup>3</sup> Taken as the earliest relevant comparison date.

# Virtual Information Session for Investors

March 28, 2023, 9AM





# Appendices



# 2023 GUIDANCE – Complementary information

- **Under IFRS 17 and IFRS 9, core earnings will continue to be an important indicator of the Company’s ability to generate earnings, with the following estimated non-core items in 2023:**
  - **Charges or proceeds related to acquisition or disposition of a business of about \$0.05 EPS**
  - **Amortization of intangible assets of about \$0.63 EPS**
  - **Non-core pension expense of about \$0.09 EPS**
- **The effective tax rate is expected to be around 22% in 2023**
- **The dividend payout ratio target range for 2023 is 25% to 35% of core earnings**

**Complete guidance with the Company’s sensitivities under IFRS 9 and IFRS 17 to be disclosed at the Investor Event on March 28, 2023**

# The road to reach earnings targets



<sup>1</sup> Digital initiatives to contribute to 1%+ of annual core EPS growth

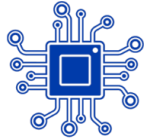
<sup>†</sup> These items are non-IFRS measures; see the “Non-IFRS and Additional Financial Measures” section at the end of this document for relevant information about such measures.

# MAIN GROWTH DRIVERS

Our key actions for success

SALES

EARNINGS



Remain at the leading edge of digital tools



Leverage full range of products to meet clients' needs



Build on our extensive relationships with distributors



Optimize synergies between business units



Maintain pricing discipline



Continue growing sales and revenues faster than expenses



Digital and Lean initiatives for more operational efficiencies

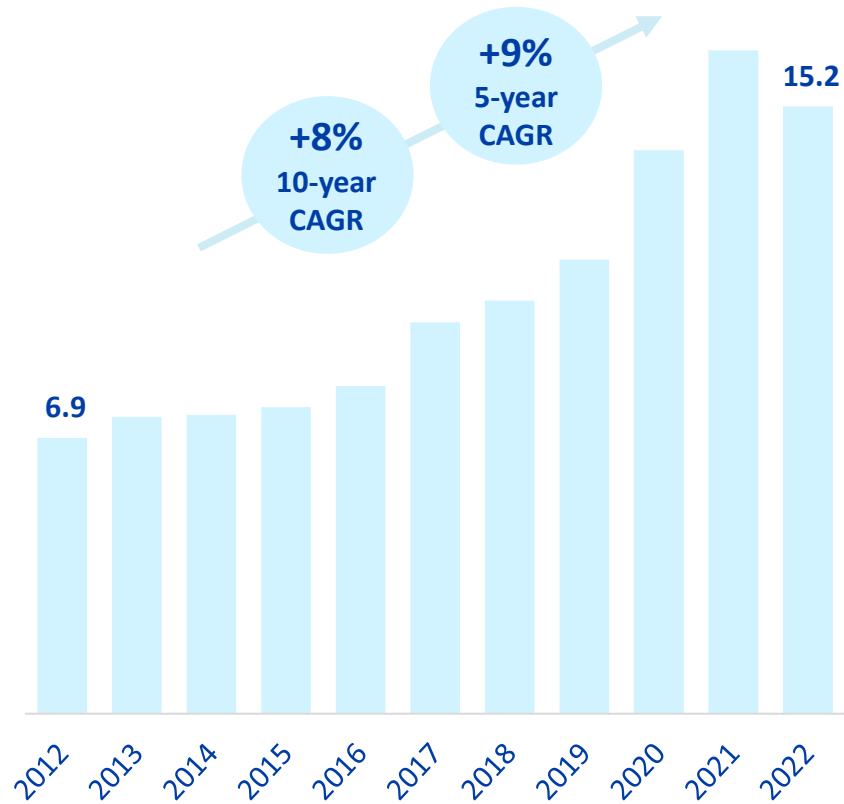


Develop expansion businesses by leveraging leading expertise



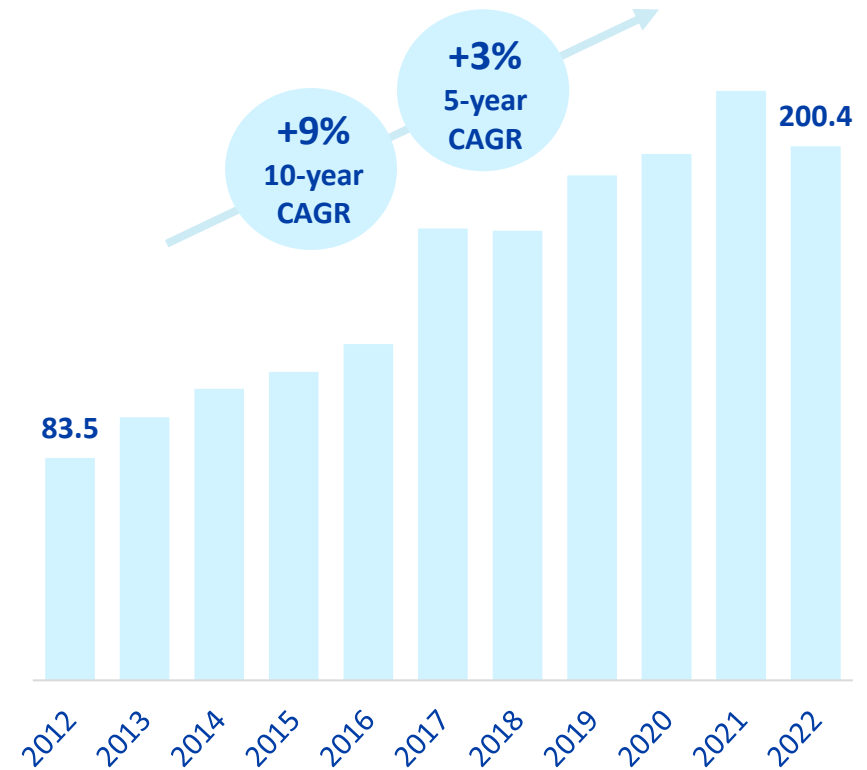
# Proven strategy, continued momentum

**Net premiums, premium equivalents and deposits<sup>†</sup>**  
(\$B)



**AUM/AUA<sup>†</sup>**

(Assets under management and administration, end of period, \$B)



<sup>†</sup> These items are non-IFRS measures; see the “Non-IFRS and Additional Financial Measures” section at the end of this document for relevant information about such measures.

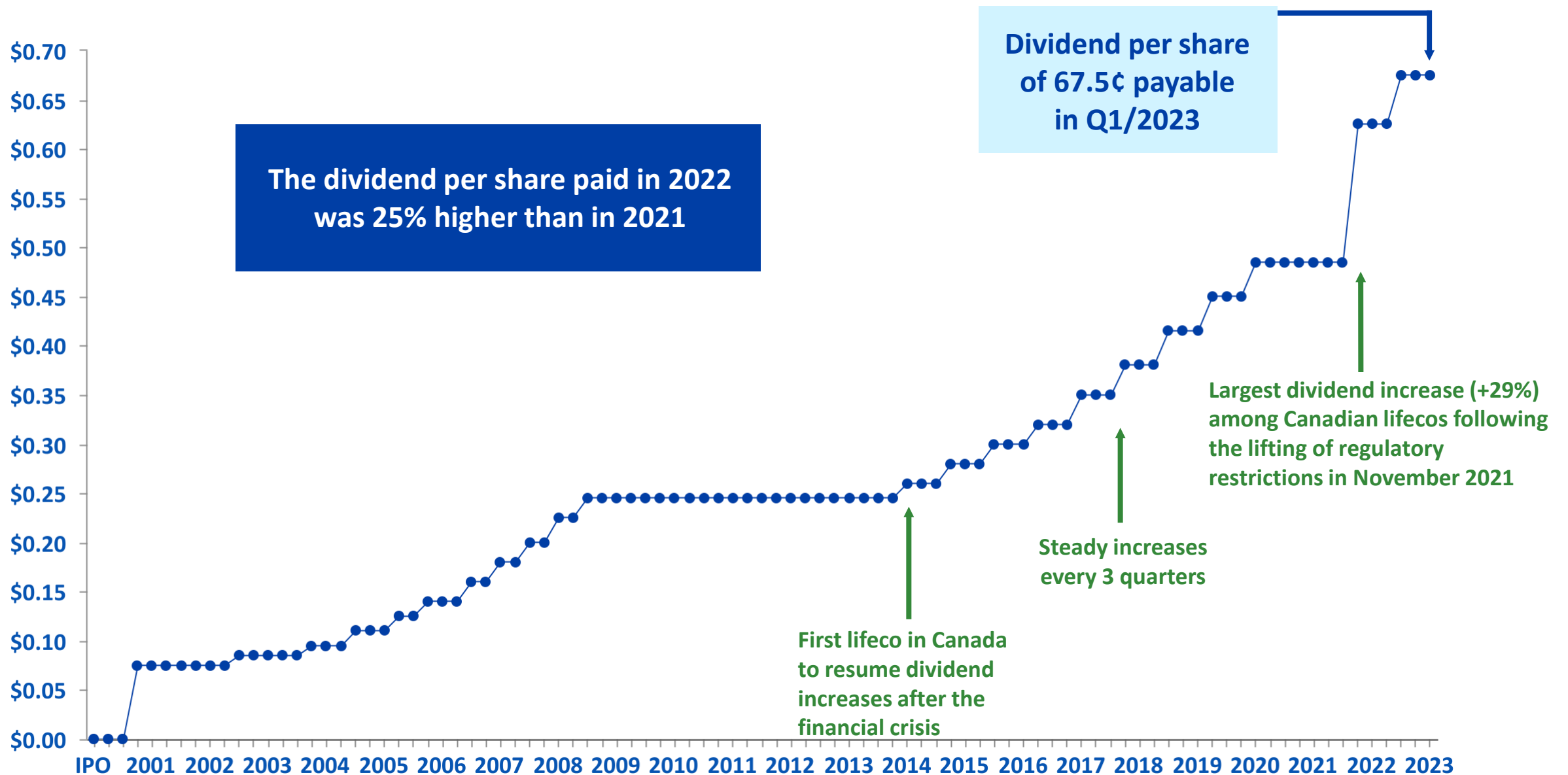
# STRONG BALANCE SHEET

<p><b>Ratios</b> (Dec. 31, 2022)</p>	<p>Leverage ratio of <b>23.4%</b> Coverage ratio<sup>†</sup> of <b>13.2x</b></p>
<p><b>Capital flexibility</b></p>	<p>Potential capital deployment<sup>†</sup> of <b>~\$350M as at December 31, 2022</b> <b>Very favourable impact expected at IFRS 9/17 transition<sup>1</sup></b></p>
<p><b>NCIB</b></p>	<p>During Q4/22, 0.7 million shares were redeemed and cancelled for a total value of \$55.8 million. During 2022, 3.1 million shares were redeemed and cancelled for a total value of \$213.1 million. A new NCIB program has begun on Nov. 14, 2022, and up to 5,265,045 common shares could be redeemed through Nov. 13, 2023.</p>

<sup>1</sup> Expected estimated combined impact of IFRS 9 and IFRS 17 transition on January 1, 2022, according to information available as at Dec. 31, 2022.

<sup>†</sup> This item is a non-IFRS measure; see the “Non-IFRS and Additional Financial Measures” section at the beginning of this document for relevant information about such measures.

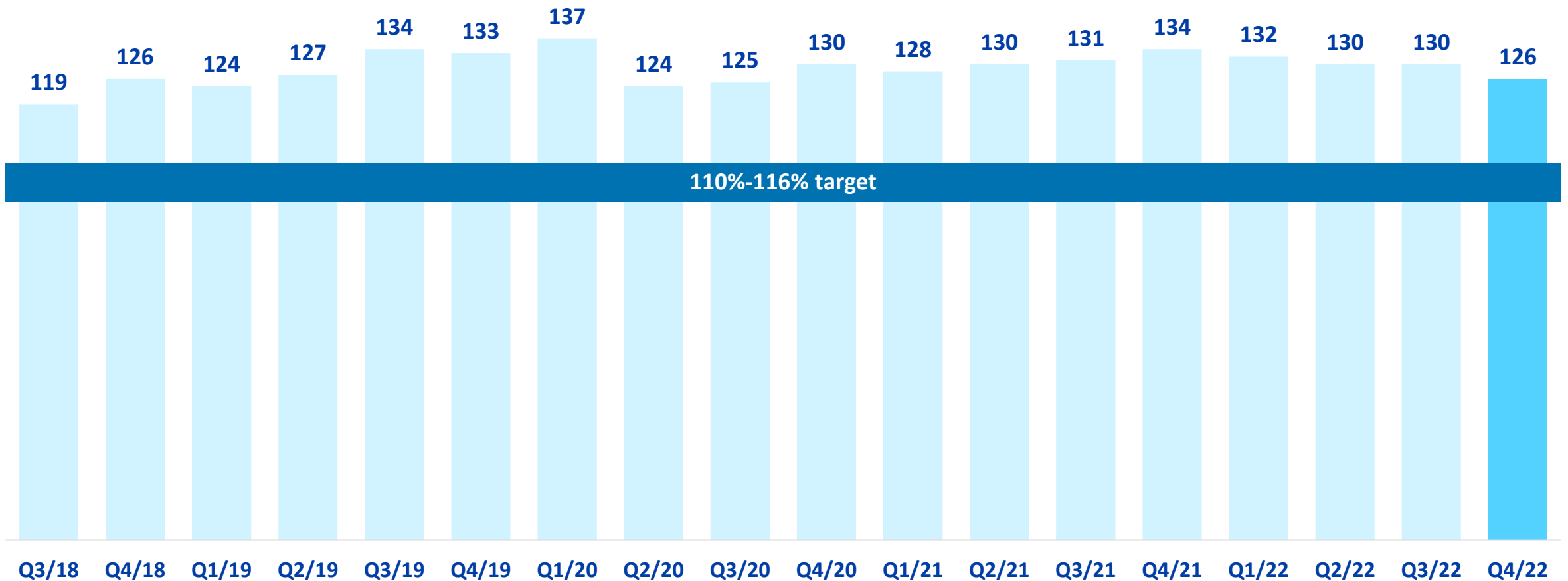
# DIVIDEND TO COMMON SHAREHOLDERS



# SOLVENCY RATIO<sup>†</sup>

**iA Financial Corporation Inc.**  
(%, end of period)

Transition to IFRS 9 and IFRS 17 to have a very favourable impact on the solvency ratio



<sup>†</sup> This item is a non-IFRS measure; see the “Non-IFRS and Additional Financial Measures” section at the beginning of this document for relevant information about such measures.



Credit rating agency	iA Financial Corporation Inc. Issuer rating	Industrial Alliance Insurance and Financial Services Inc. Financial strength	Outlook
Standard & Poor's	A	AA-	Stable
DBRS Morningstar	A	AA (low)	Stable
A.M. Best	N/A	A+ (Superior)	Stable

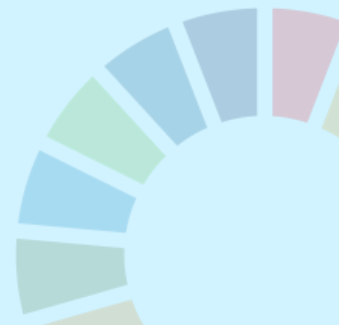
# ESG ambition

To contribute to sustainable growth and wellbeing for our clients, employees, partners, investors and communities

## Our main targets

- Reduction of our GHG emissions by **20%** per employee by 2025
- Now and in the future, achieve increased gender equity of **between 40% and 60%** in iA Financial Group senior leadership positions and appointments

## Commitment to five United Nations Sustainable Development Goals



# CONCRETE ACTIONS FOR A SUSTAINABLE FUTURE

## OUR CONTRIBUTION TO SUSTAINABLE FINANCE

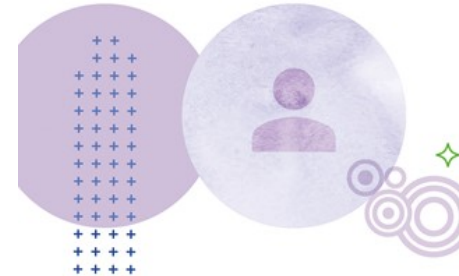
- Signatory of United Nations Principles for Responsible Investment (PRI)
- Review of *Responsible Investment Policy* in 2022
- Publication of our first *Sustainability Bond Framework* in February 2022
- Enhanced lineup of socially responsible investment funds for a total of 22 funds
- Support for the International Sustainability Standards Board (ISSB)
- Participation in the *Statement by the Quebec Financial Centre for a Sustainable Finance*

## ENVIRONMENT



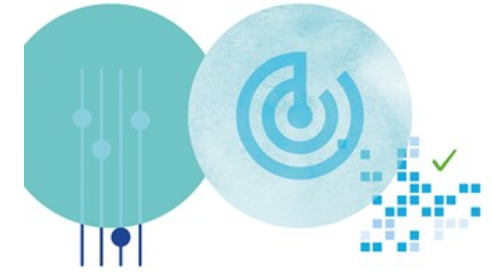
- *Climate Change Position Statement* through which we aim at becoming a leader in the industry on climate change in North America over time
- Continue offsetting GHG emissions (scope 1 and 2) as well as reducing our emissions
- Climate change task force to achieve and improve reduction targets
- Work From Anywhere model estimated to result in the reduction of 3,500 tonnes in GHG equivalents
- Majority of our 30+ properties in Canada are BOMA BEST or LEED certified

## SOCIAL



- Commitment to obtain the Progressive Aboriginal Relations (PAR) certification of the Canadian Council for Aboriginal Business
- Equity, Diversity and Inclusion program, including a three-year action plan
- Efforts to support employees' wellbeing promoting global health
- Offering our clients products and services that provide access to quality health care and health services
- Continued effort to harmonize and further implement NPS metrics across the Company
- 2022 donations of \$8.5M to different social and community organizations

## GOVERNANCE



- Best governance practices reinforced with a formalized *Governance Framework*
- Use of the TCFD and SASB reporting frameworks to guide ESG disclosure
- Integration of sustainable development in our governance structure through several committees
- ESG criteria included in executive compensation since 2021
- Publication of several policies, practices and statements to support our governance

# Forward-looking statements

- This document may contain statements relating to strategies used by iA Financial Group or statements that are predictive in nature, that depend upon or refer to future events or conditions, or that include words such as “may”, “will”, “could”, “should”, “would”, “suspect”, “expect”, “anticipate”, “intend”, “plan”, “believe”, “estimate”, and “continue” (or the negative thereof), as well as words such as “objective”, “goal”, “guidance”, “outlook” and “forecast”, or other similar words or expressions. Such statements constitute forward-looking statements within the meaning of securities laws. In this document, forward-looking statements include, but are not limited to, information concerning possible or assumed future operating results. These statements are not historical facts; they represent only expectations, estimates and projections regarding future events and are subject to change.
- Although iA Financial Group believes that the expectations reflected in such forward-looking statements are reasonable, such statements involve risks and uncertainties, and undue reliance should not be placed on such statements. In addition, certain material factors or assumptions are applied in making forward-looking statements, and actual results may differ materially from those expressed or implied in such statements.
- Material factors and risks that could cause actual results to differ materially from expectations include, but are not limited to: insurance, market, credit, liquidity, strategic and operational risks, such as: general business and economic conditions; level of inflation; level of competition and consolidation; changes in laws and regulations, including tax laws and changes made to capital and liquidity guidelines; actions by regulatory authorities that may affect the business or operations of iA Financial Group or its business partners; risks associated with the regional or global political and social environment; risks related to climate change including the transition to a low-carbon economy and iA Financial Group’s ability to satisfy stakeholder expectations on environmental, social and governance issues; data and cyber risks; risks related to human resources; hedging strategy risks; liquidity of iA Financial Group, including the availability of financing to meet existing financial commitments on their expected maturity dates when required; accuracy of information received from counterparties and the ability of counterparties to meet their obligations; the occurrence of natural or man-made disasters, international conflicts, pandemic diseases (such as the current COVID-19 pandemic) and acts of terrorism.
- Material factors and assumptions used in the preparation of financial outlooks include, but are not limited to: accuracy of accounting policies and best estimate actuarial and economic assumptions used by the Company such as mortality, morbidity, longevity and policyholder behaviour; different business growth rates per business unit; no unexpected material changes in the economic, competitive, insurance, legal or regulatory environment or actions by regulatory authorities that could have a material impact on the business or operations of iA Financial Group or its business partners; risks and conditions; and the Company’s recent performance and results, as discussed elsewhere in this document.
- Potential impacts of the COVID-19 pandemic – Since March 2020, the COVID-19 pandemic has had major, unprecedented implications for both society and the economy. The overall impact of the COVID-19 pandemic is still uncertain and depends on many factors, such as the progression of the virus, the emergence of new variants, the duration of the pandemic, potential treatments and therapies, the availability of vaccines, the effectiveness of government measures to slow the virus’s spread and the impact of those measures on the economy. As a result, we cannot accurately predict the total bearing the pandemic will have, but the impact on iA Financial Group’s business and financial results could be material. However, despite the short-term negative impacts of the pandemic on its results, iA Financial Group remains financially solid. In addition, iA Financial Group’s business continuity protocol has continued, ensuring that the quality of service clients receive is similar to or better than before the pandemic and enabling employees and advisors to continue to work safely and securely.
- Potential impact of geopolitical conflicts – Since February 2022, Russia’s military invasion of Ukraine and the related sanctions and economic fallout have had several impacts on global financial markets, exacerbating the volatility already present since the beginning of the year. The outlook for financial markets over the short and medium term remains highly uncertain and vulnerable, in part due to continued geopolitical tensions. The Company continues to monitor potential impacts of the conflict. These impacts could negatively affect the Company’s financial outlook, results and operations.
- Additional information about the material factors that could cause actual results to differ materially from expectations and about material factors or assumptions applied in making forward-looking statements may be found in the “Risk Management” section of the Management’s Discussion and Analysis for 2021, the “Management of Risks Associated with Financial Instruments” note to the audited consolidated financial statements for the year ended December 31, 2022, and elsewhere in iA Financial Group’s filings with the Canadian Securities Administrators, which are available for review at [sedar.com](https://www.sedar.com).
- The forward-looking statements in this document reflect iA Financial Group’s expectations as of the date of this document. iA Financial Group does not undertake to update or release any revisions to these forward-looking statements to reflect events or circumstances after the date of this document or to reflect the occurrence of unanticipated events, except as required by law.

# Non-IFRS and Additional Financial Measures

iA Financial Corporation and iA Insurance report their financial results and statements in accordance with International Financial Reporting Standards (“IFRS”). They also publish certain financial measures or ratios that are not based on IFRS (“non-IFRS”). A financial measure is considered a non-IFRS measure for Canadian securities law purposes if it is presented other than in accordance with the generally accepted accounting principles (“GAAP”) used for the Company’s audited financial statements. The Company uses non-IFRS measures when evaluating its results and measuring its performance. The Company believes that non-IFRS measures provide additional information to better understand its financial results and assess its growth and earnings potential, and that they facilitate comparison of the quarterly and full year results of the Company’s ongoing operations. Since non-IFRS measures do not have standardized definitions and meaning, they may differ from the non-IFRS financial measures used by other institutions and should not be viewed as an alternative to measures of financial performance determined in accordance with IFRS. The Company strongly encourages investors to review its financial statements and other publicly filed reports in their entirety and not to rely on any single financial measure. These non-IFRS measures are often accompanied by and reconciled with IFRS financial measures. For certain non-IFRS measures, there are no directly comparable amounts under IFRS. This document presents non-IFRS measures used by the Company when evaluating its results and measuring its performance.

For relevant information about non-IFRS measures used in this document, see the “Non-IFRS and Additional Financial Measures” section in the Management’s Discussion and Analysis for the period ending December 31, 2022, which is hereby incorporated by reference and is available for review on SEDAR at [sedar.com](https://www.sedar.com) or on iA Financial Group’s website at [ia.ca](https://www.ia.ca).

## Contact

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## Next Reporting Dates

Q1/2023 - May 10, 2023 at 8AM

Q2/2023 - August 3, 2023 after market close

Q3/2023 - November 7, 2023 after market close

Q4/2023 - February 20, 2024 after market close

*Conference call on May 10, 2023 at 11AM*

*Conference call on August 4, 2023 at 8AM*

*Conference call on November 8, 2023 at 11AM*

*Conference call on February 21, 2024*

For information on our earnings releases, conference calls and related disclosure documents, consult the Investor Relations section of our website at [ia.ca](http://ia.ca).

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