

## Fixed Income Funds

**Fund Net Assets:** \$125.4 million  
**NAVPS:** Series A \$10.00  
**MER:** Series A 0.97%

## Fund Numbers

\$Cdn	Front	Back	Low
Series A	1201	1301	1501
Series B	231	-	-

**Distribution Frequency:** Monthly

## Portfolio Advisor

Industrial Alliance Investment Management Inc.

### Christian Pouliot, MBA, CFA

- Portfolio Manager
- Over 9 years of investment experience
- Member of the IAIM fixed income team
- MBA in Finance, Laval University

## Key Reasons to Invest

- Moderate cash flow with a focus on preservation of capital
- Low risk investment
- A good short term investment

## Investment Approach

The fund invests primarily in money market instruments that mature in less than 365 days and will strive to maintain a constant \$10 unit value.

## Contact Information

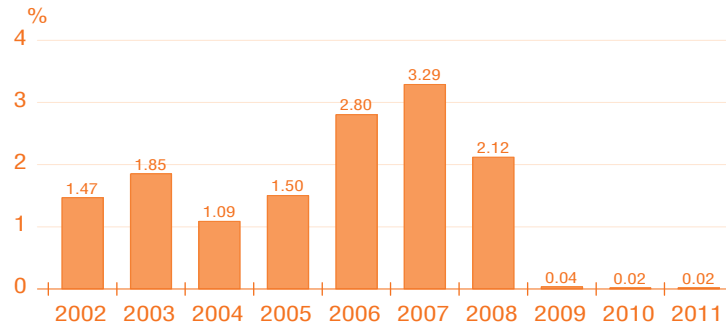
**IA Clarington Investments Inc.**  
 Head Office (toll free): 1 888 860-9888  
 Web site: www.iaclarington.com

## Compound Annual Returns Series A

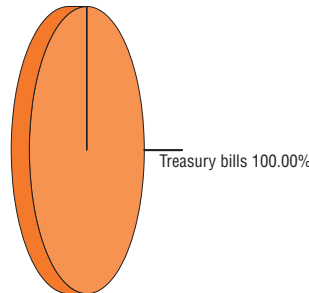
Performance Start Date – December 31, 2001

1 Month	3 Months	Year to Date	1 Year	3 Years	5 Years	10 Years	Since PSD
%	%	%	%	%	%	%	%
0.00	0.00	0.02	0.02	0.02	1.09	1.41	1.4

## Calendar Year Returns Series A



## Asset mix of the Fund



## Characteristics of the Fund

Average rating - Money market securities	R1 High
Average rating -	
Bonds with maturities of less than one year	0
Weighted interest rate	0.88%
Weighted term to maturity	38 days
* 7 days average yield	0.02%
Effective Yield	0.02%

\*This is an annualized historical yield based on the seven day period as of the date indicated above (annualized in the case of effective yield by compounding the seven day return) and does not represent an actual one year return.

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. The performance data provided assumes reinvestment of distributions only and does not take into account sales, redemption, distributions or optional charges or income taxes payable by any securityholder that would have reduced returns. Mutual fund securities are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer. There can be no assurances that the fund will be able to maintain its net asset value per security at a constant amount or that the full amount of your investment in the fund will be returned to you. Past performance may not be repeated.

On December 31, 2001, the Fund underwent a merger that was a material change for the Fund under applicable securities laws. As such, in accordance with such laws, we may only disclose performance for periods after December 31, 2001. The IA Clarington Funds and IA Clarington Target Click Funds are managed by IA Clarington Investments Inc. IA Clarington and the IA Clarington logo are trademarks of Industrial Alliance Insurance and Financial Services Inc. and are used under license.