

# Fully invested in your future

At **IA Clarington**, we are fully invested in helping people across Canada achieve their financial goals, and it would be our privilege to work with your financial advisor to help you reach yours.

We believe it is always a good time to be invested. Markets rise and fall, but there are always opportunities. It is only a question of knowing where to look. And that is where your financial advisor comes in, providing the necessary guidance and direction. In turn, we can support you with our diverse range of products.

Our ultimate goal is to help you achieve the financial freedom to be personally invested in whatever it is you want from life.

## Be invested. At IA Clarington.



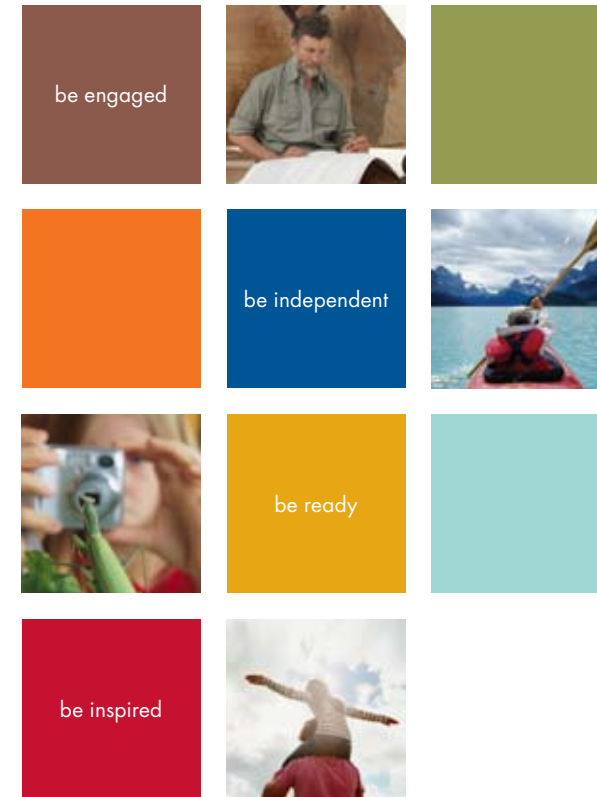
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Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual fund securities are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer. For the Money Market Fund, 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. Mutual funds are not generally guaranteed, their values change frequently and past performance may not be repeated. However, each IA Clarington Target Click Fund has the benefit of the guarantee described below. Each of the IA Clarington Target Click Funds (the "Funds") holds fixed income securities issued by the Canadian federal or provincial governments that support payment on the Fund's maturity date of the highest month-end net asset value per unit achieved during the life of the Fund. In normal circumstances, it is expected that this fixed income component would ensure payment of the guaranteed value. In addition to the fixed income component, Fortis Bank S.A. / N.V. ("Fortis Bank"), the ultimate parent of the Portfolio Advisor to the Funds, has provided a guarantee to each of the Funds that it will pay any shortfall to the Fund if the net asset value of any Fund is less than its guaranteed value at maturity. If such a payment were required to be made, it would be subject to the creditworthiness of Fortis Bank. Each Fund's maturity date will occur on June 30 of the year specified in the Fund's name. The guaranteed amount will benefit the investors who hold units of the Fund on that maturity date. In some circumstances, the maturity date for a Fund may be accelerated, in which case the Fund will pay the greater of the net asset value on that accelerated maturity date and the net present value of the guaranteed amount, less any applicable redemption charges. The IA Clarington Funds and IA Clarington Target Click Funds are managed by IA Clarington Investments Inc. IA Clarington is a trademark of IA Clarington Investments Inc. and the IA Clarington logo is a trademark of Industrial Alliance Insurance and Financial Services Inc.

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be invested

# be invested

## Invested

*To commit oneself to a purpose: "Being invested in the moment is the first step to being invested for the future."*



# IA Clarington – Be Invested, Your Way

## IA Clarington Funds

IA Clarington Funds are diversified by asset class, geographic region, currency, investment style and portfolio management firm – giving you and your financial advisor the tools to build a portfolio that truly meets your needs.

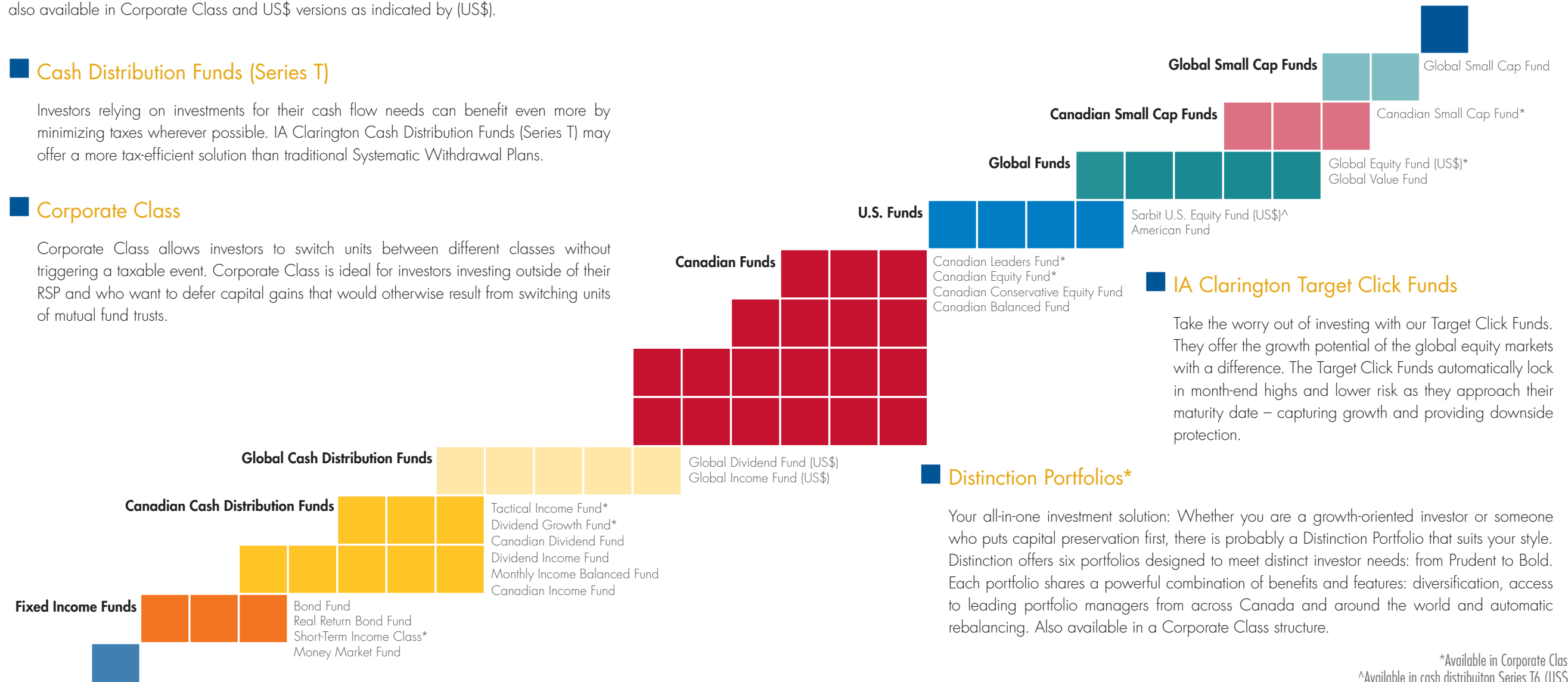
All of the IA Clarington Funds qualify for TFSAs, RSPs, RIFs and other registered accounts. Several of the Funds are also available in Corporate Class and US\$ versions as indicated by (US\$).

### Cash Distribution Funds (Series T)

Investors relying on investments for their cash flow needs can benefit even more by minimizing taxes wherever possible. IA Clarington Cash Distribution Funds (Series T) may offer a more tax-efficient solution than traditional Systematic Withdrawal Plans.

### Corporate Class

Corporate Class allows investors to switch units between different classes without triggering a taxable event. Corporate Class is ideal for investors investing outside of their RSP and who want to defer capital gains that would otherwise result from switching units of mutual fund trusts.



### IA Clarington Target Click Funds

Take the worry out of investing with our Target Click Funds. They offer the growth potential of the global equity markets with a difference. The Target Click Funds automatically lock in month-end highs and lower risk as they approach their maturity date – capturing growth and providing downside protection.

### Distinction Portfolios\*

Your all-in-one investment solution: Whether you are a growth-oriented investor or someone who puts capital preservation first, there is probably a Distinction Portfolio that suits your style. Distinction offers six portfolios designed to meet distinct investor needs: from Prudent to Bold. Each portfolio shares a powerful combination of benefits and features: diversification, access to leading portfolio managers from across Canada and around the world and automatic rebalancing. Also available in a Corporate Class structure.

\*Available in Corporate Class.  
^Available in cash distribution Series T6 (US\$).