



Investia Water Cooler

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April 17, 2025



For the exclusive use of Investia advisors

Agenda

Elite Pools and Elite Portfolios



- Advisor and Client Benefits
- Asset Manager Partnerships
- Elite Pool and Elite Portfolio MERs
- Elite Portfolios Performance
- Oversight and the Elite Investment Committee

Elite Program Benefits



Advisor Benefits

- Efficiency and scalability
 - Models-based approach
 - Active management and account auto-rebalancing
 - Delegated oversight
 - Turnkey KYP
 - AI-assisted portfolio analysis/selection
- More time available for servicing clients, prospecting
- Analyst-recommended and DIY portfolios
- Strong performance vs. peers
- Highly competitive fees vs. peers
- Risk management, book clean-up
- Fact sheets and commentaries



Client Benefits

- Reduced all-in costs
 - Competitive MERs
 - Waived admin fees (0.10% on \$50,000)
- Access to multi-manager/multi-strategy investment pools and portfolios
- Customizable portfolios
- Performance by industry leaders
- More time with advisor (e.g., planning)
- Institutional oversight and portfolio optimization

Elite Pools – List of Partners

BlackRock



P I M C O



Elite Pool Pricing

DIY Asset Class Pools

Elite Pool Name	MER	Vs. Peer group median*
Elite Index Plus Canadian Fixed Income Pool	0.24%	-0.43%
Elite Core Canadian Fixed Income Pool	0.44%	-0.23%
Elite Core Plus Global Fixed Income Pool	0.69%	-0.20%
Elite Index Plus Canadian Equity Pool	0.33%	-0.60%
Elite Core Canadian Equity Pool	0.68%	-0.25%
Elite Core Plus Canadian Equity Pool	0.68%	-0.42%
Elite Canadian Equity Income Pool	0.77%	-0.16%
Elite Index Plus Global Equity Pool	0.43%	-0.67%
Elite Core Global Equity Pool	0.75%	-0.35%
Elite Core Plus Global Equity Pool	0.75%	-0.35%
Elite Global Equity Income Pool	0.80%	-0.33%

*Based on equivalent CIFSC category

Elite Recommended Portfolios †

Elite Portfolio	MER	Vs. Peer group median*
Elite Index Plus Conservative Portfolio	0.28%	-0.62%
Elite Index Plus Moderate Portfolio	0.29%	-0.61%
Elite Index Plus Balanced Portfolio	0.33%	-0.65%
Elite Index Plus Growth Portfolio	0.37%	-0.73%
Elite Index Plus High Growth Portfolio	0.38%	-0.72%
Elite Core Conservative Portfolio	0.56%	-0.34%
Elite Core Moderate Portfolio	0.58%	-0.32%
Elite Core Balanced Portfolio	0.65%	-0.33%
Elite Income Balanced Portfolio	0.65%	-0.33%
Elite Core Plus Growth Portfolio	0.80%	-0.30%
Elite Core Plus High Growth Portfolio	0.81%	-0.29%

† Elite Portfolios are IA GAM-optimized combinations of the Elite Pools designed for a range of investor profiles and will be available on the Rebalance Tool as a “single-click” solution.

Value Received

- Waived admin fee (e.g., 0.10% on \$50,000 account)
- Rebalancing tool
- Turnkey KYP
- Institutional due diligence and oversight
- Elite Pool and Elite Portfolio strategic allocations and optimization

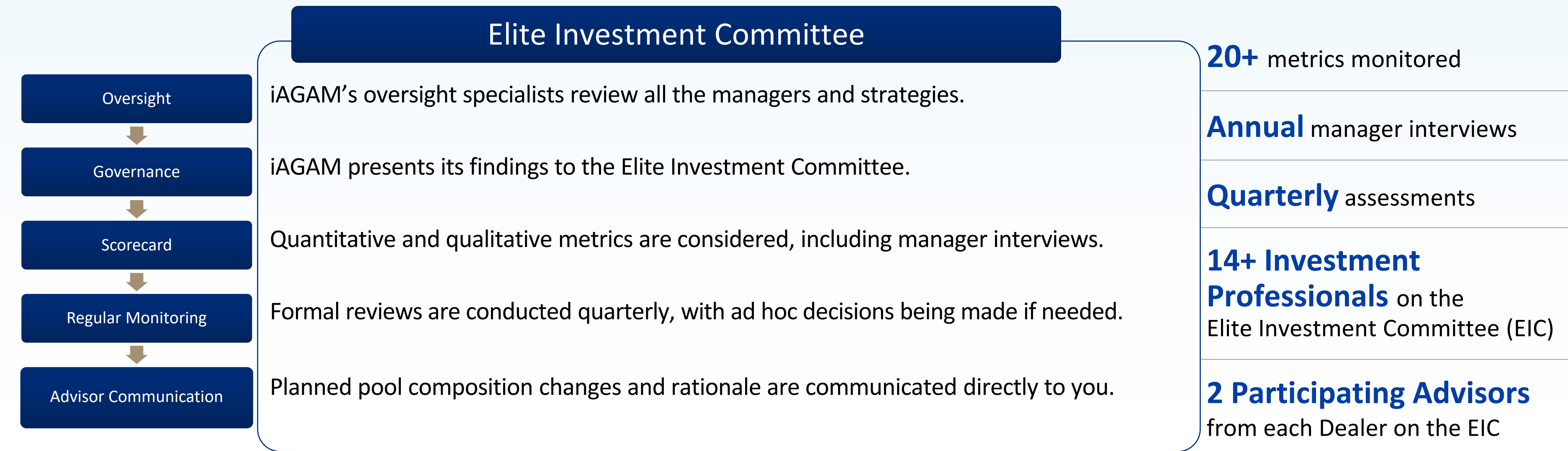
Elite Portfolios: Relative Performance Ranking

Elite Portfolios	Category	YTD	1 Yr	3 Yr	5 Yr
Elite Index Plus Conservative Portfolio	Canadian Fixed Income Balanced	32	11	22	44
Elite Index Plus Moderate Portfolio	Canadian Fixed Income Balanced	58	11	10	15
Elite Index Plus Balanced Portfolio	Global Neutral Balanced	44	8	9	21
Elite Index Plus Growth Portfolio	Global Equity Balanced	40	8	7	12
Elite Index Plus High Growth Portfolio	Global Equity Balanced	59	8	4	5
Elite Core Conservative Portfolio	Global Fixed Income Balanced	23	29	18	15
Elite Core Moderate Portfolio	Global Fixed Income Balanced	54	36	12	6
Elite Core Balanced Portfolio	Global Neutral Balanced	55	65	22	22
Elite Income Balanced Portfolio	Global Neutral Balanced	9	8	15	14
Elite Core Plus Growth Portfolio	Global Equity Balanced	69	44	5	9
Elite Core Plus High Growth Portfolio	Global Equity Balanced	81	45	4	4

Source: Morningstar Direct as of April 11, 2025. Underlying Portfolios based on target weights of the Elite Pools for each Elite Portfolio. Highlighted colours represent relative performance percentile ranking based on CIFSC Categories.

Elite Pools: Institutional Oversight

All Elite Pools and Elite Portfolios are monitored by the Elite Investment Committee



Elite Investment Committee

iA Wealth

Senior Vice-President, Product Strategy

Vice-President, Strategy & Insights

Vice-President, Product Development & Research

Director, Investment Products Analysis

Director, Product Development

Elite Program Senior Platform Manager

Elite Program Practice Leader

Participating Advisors

2 advisors from Investia

2 advisors from iA Private Wealth

iA Global Asset Management

Senior Vice-President, Head of Fund Management and Oversight

Vice-President, Fund Governance and Oversight

Director, Fund Governance and Oversight

Senior Analyst, Fund Management and Oversight

iA Wealth Compliance

Senior Director, Compliance

Director, Compliance

Managed Account Supervisor, Compliance

Thank you!