Welcome to iA Private Wealth

iA Private Wealth™

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ABOUT iA FINANCIAL GROUP

IAFG: STRENGTH & STABILITY

iA Private Wealth is owned by iA Financial Group (IAFG), one of the largest insurance and wealth management groups in Canada, with operations in the United States as well. Founded in 1892, it is an important Canadian public company and is listed on the Toronto Stock Exchange under the ticker symbol IAG (common shares) and IAF (preferred shares).

The Group Today

$12 billion market capitalization[1]

5 million + clients[1]

10,000 + employees[1]

50,000 + advisors[2]

$264 billion in assets[1]

About iA Financial Group

[1] As at March 31, 2025
[2] As at December 31, 2024

IAFG: BUSINESS SEGMENTS

Insurance, Canada

- Individual insurance
- Group insurance
- Dealer services
- iA Auto and Home
- Retail distribution

Wealth Management

- Individual wealth management
- Group savings and retirement
- Retail distribution

U.S. Operations

- Individual insurance
- Dealer services

Three Operating Business Segments

Investment

Total portfolio management to increase assets efficiency and optimize asset-liability matching

Corporate

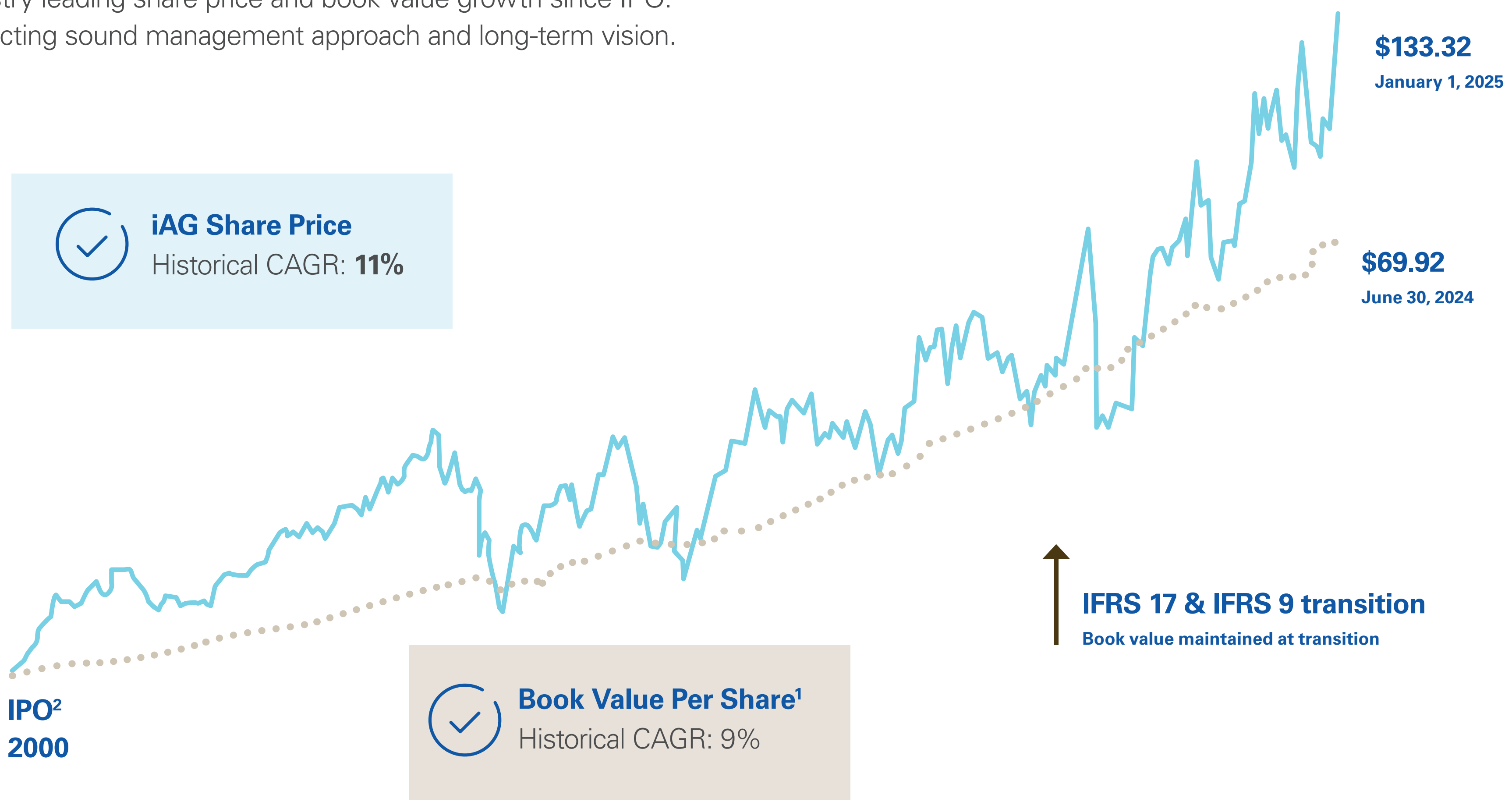
Streamlined corporate functions for further operational efficiency

Two Supporting Business Segments

IAFG: INDUSTRY LEADER FOR SHARE PRICE GROWTH

Shareholder value creation

Industry leading share price and book value growth since IPO.
Reflecting sound management approach and long-term vision.



[1] Book value for 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. [2] First disclosed book value as a public company, as at March 31, 2000. Share price as at February 3, 2000, when iA became a public company, considering the 2/1 split on May 16, 2005.

GET TO KNOW iA PRIVATE WEALTH

EXECUTIVE SALES MANAGEMENT TEAM

Adam Elliott
President and CEO

Frederic Paquette
Executive Vice-President
National Business & Sales

Geoff Wilkinson
Regional Vice-President
Western Canada

Kathryn Dingwall
Regional Vice-President
Eastern Ontario, Manitoba

Stacie Fisher
Regional Vice-President
Western Ontario, Atlantic Canada

Frederic Dayan
Regional Vice-President
Quebec

A LEADING WEALTH MANAGEMENT FIRM

Our Brand

We want to help clients better understand the insurance and financial services world and support them so that they can make the right choices and reach their goals at each stage of their lives.

Our Model

We are a firm focused on the truly independent advisor who sits at the centre of the client relationship and experience.

AUA
Over $65 billion

Number of advisor teams
Over 450

Average book size
$120 million

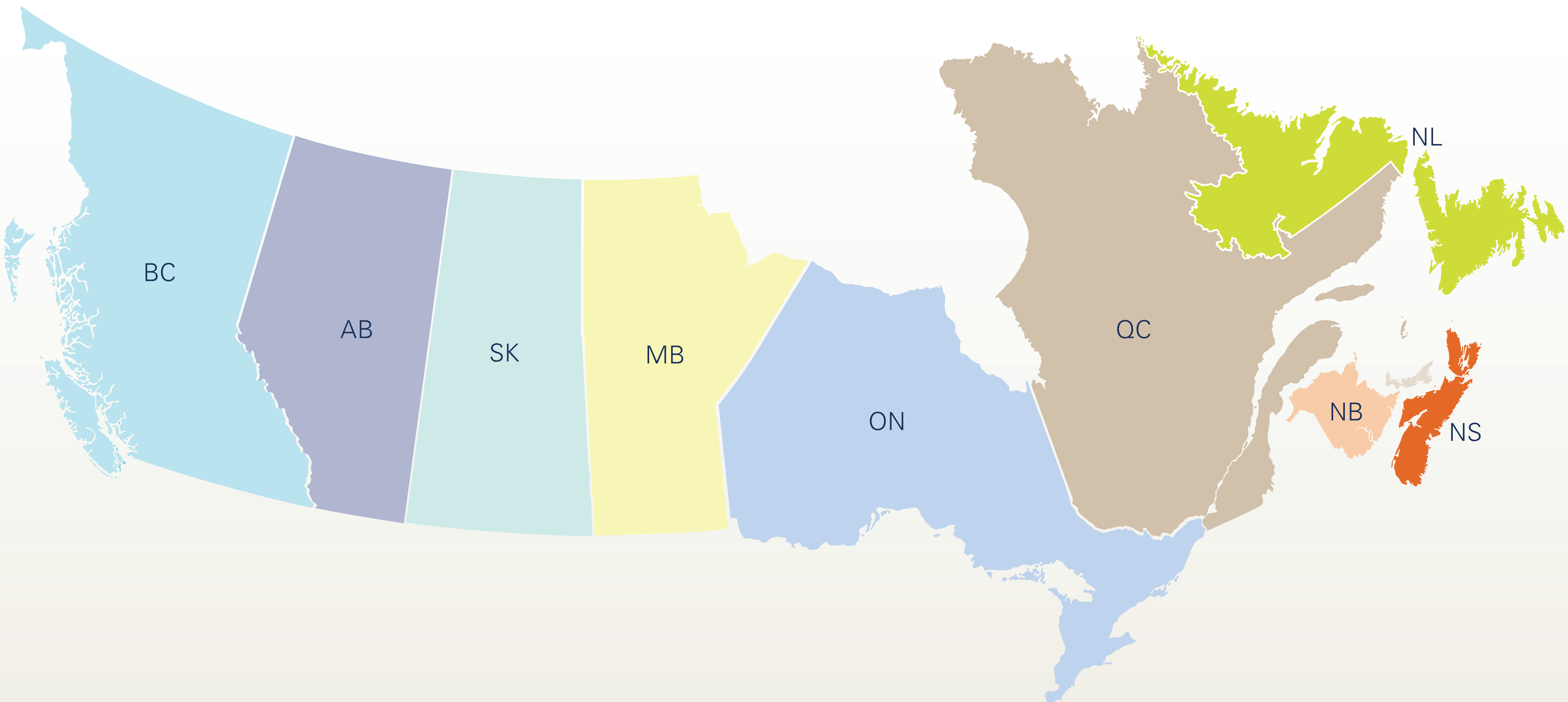
Number of households
140,000

Number of clients
Over 200,000

High-net-worth clients
59% of assets

Figures as of January 1, 2025

NATIONAL ADVISOR DISTRIBUTION



Provinces	BC	AB	SK	MB	ON	QC	NS	NB	NL
# Advisor Teams	91	35	10	18	170	137	5	5	5
% Total AUA	15%	6%	2%	3%	40%	30%	1%	1%	1%

All figures are as of February 2025

OUR INDEPENDENT MODEL

BUILDING YOUR INDEPENDENT PRACTICE

Every minute you spend with clients should create enduring value for a business that belongs to you.

At iA Private Wealth, we focus exclusively on supporting entrepreneurial advisors who value their independence. Our model provides you with the freedom to build a business that reflects your vision while accessing the resources and stability of iA Financial Group. When you join iA Private Wealth, you gain true business ownership with the ability to build equity in your practice.

The benefits of our independent model

Competitive compensation
Tiered, high-payout structure plus various growth incentives.

Full book ownership
You own your client relationships and control all aspects of your business.

Open product shelf
You can offer a diverse range of products, not limited to proprietary investment vehicles.

Practice equity
Independent practices typically command higher valuations than bank-owned models.

Client-centric approach
Clients receive customized solutions based on their unique needs rather than the institution's objectives.

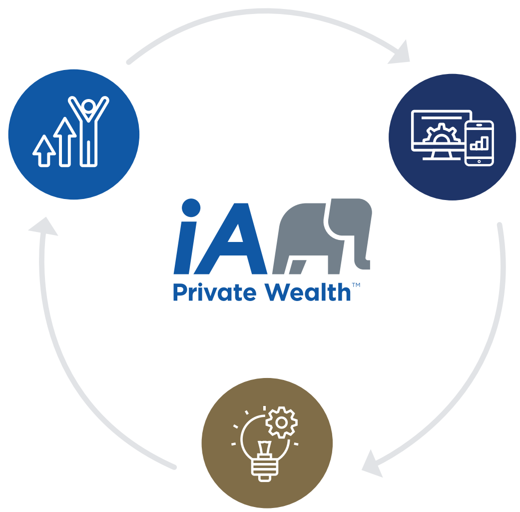
Succession planning
Tailor your succession strategy to preserve client relationships and optimize your practice's value.

Cross-border accounts
Option to become a dually licensed advisor through iA Private Wealth USA and manage your clients' wealth across borders.

OUR VALUE PROPOSITION

Advisors

- Advisor controls practice
- Advisor-defined value proposition and client experience
- Open product shelf
- Your tools and your business
  - CRM, wealth planning



Clients

- Digital interaction
  - E-signature
  - Client Portal
  - Mobile app

Support & systems

Business support

- Marketing and branding
- Investment management
- Practice management
- Operations
- Compliance oversight
- iA Capital Markets (Trade desk, bonk desk, Equity Capital Markets, FX)

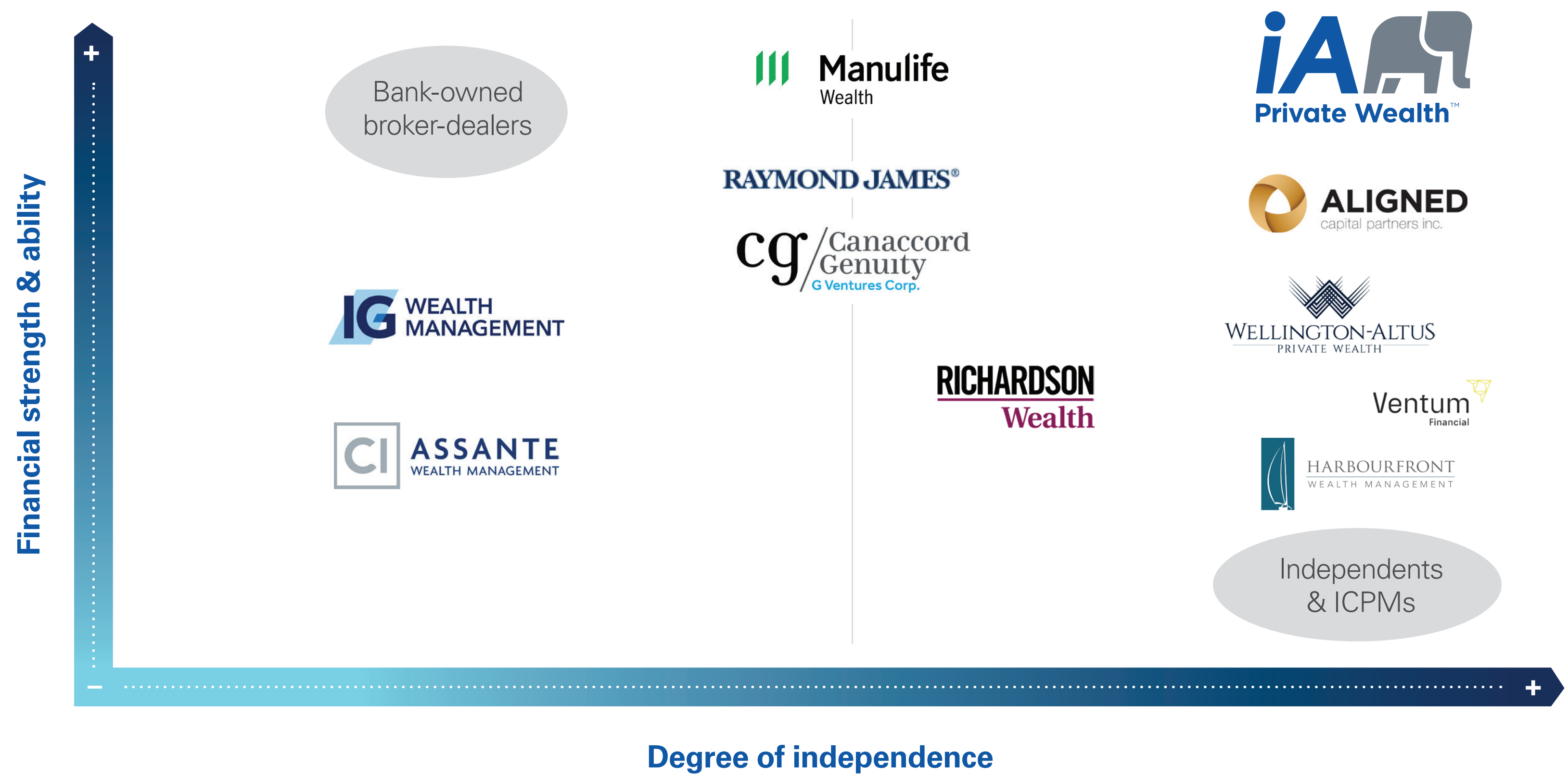
Holistic wealth

- SMA/UMA/PM programs
- Banking partners
- Insurance partner
- Trust & estate planning
- iA Private Wealth (USA)
- iA Wealth Advice Centre

Systems & technology

- Leading advisor desktop
- Onboarding system
- PureFees
- Portfolio Aid
- Croesus

ENTREPRENEURIAL WITH RESOURCES OF A LARGE FI



COMPENSATION STRUCTURE

COMPETITIVE COMPENSATION STRUCTURE

- Supervision override is included in the grid
- A business development allowance supports your growth
- No ticket fees on Fee-Based/Managed Accounts or mutual fund transactions
- Insurance revenue with PPI is included in the grid
- Generous free trade limits on Fee-Based and Managed Accounts
- Phantom Share Program for top 75 advisor teams
- Net Organic Growth bonus payments

Grid level	Gross Revenue ($)	Non-Managed Accounts
1	0 – 150,000	48%
2	150,000 – 300,000	63%
3	300,000 – 500,000	73%
4	500,000 – 1,000,000	77%
5*	1,000,000 – 2,000,000	78%
6*	2,000,000 – 3,000,000	79%
7*	3,000,000 – 5,000,000	81%
8*	5,000,000 – 15,000,000	82%
9*	15,000,000+	83%

*Eligible for Phantom Share Program
March 1, 2025 to December 31, 2026

DIGITAL TOOLS, PROGRAMS AND PLATFORMS

AX360: OUR ADVISOR DESKTOP PLATFORM

AX360 is our single sign-on, cloud-based platform that maximizes productivity and fuels business growth through:

- A consolidated and holistic view of your clients and business
- Seamless integration of multiple systems into a unified ecosystem
- Workflow automation that reduces manual tasks
- Access actionable insights through book analytics to identify growth opportunities

ROBUST TECHNOLOGY SUITE

Digital client onboarding
Through our client onboarding platform, we offer clients and advisors a fully digital account opening experience. With straight-through processing, new accounts and updates are live within 24 hours.

Website portal & mobile app
Our Client Portal and mobile app offers an at-a-glance overview of holdings and performance, and includes secure document exchange between advisors and clients. Intuitive, convenient and secure, our online client account portal and mobile app provide a best-in-class user experience.

CRM options
You can choose from multiple CRM solutions including Salesforce, Maximizer, and Goldmine based on your business needs.

Financial planning software
You have the freedom to select the financial planning tools that work best for you.

WealthLink
Our advisor portal provides easy access to operational and administrative information, compliance guidelines, client forms and communications, marketing materials, and training and practice management resources.

INVESTMENT PLATFORMS

Fee-Based program

Our fee-based program gives you the flexibility to service clients of all sizes. Highlights of our offering include:

- Low minimum annual fees
- Fees calculated on daily value of client accounts
- Household billing

Discretionary portfolio management

An ever-growing number of our advisors are migrating to our Portfolio Manager (PM) platform for its proven growth and client-retention benefits. We're committed to supporting the unique needs of PMs by continuously enhancing the capabilities of our discretionary program. Some of the benefits include:

- PM-specific national conferences
- Access to specialized trading tools
- Robust quarterly investment reviews
- Portfolio monitoring tools

Elite Unified Managed Account program

Elite is a comprehensive investment management program that enables you to grow your business more than ever before while offering clients a world-class experience at an unbeatable price point.

With Elite, you can delegate a wide range of time-consuming tasks – including rebalancing, trading, manager oversight, tax-loss selling, and KYP – while retaining complete control over investment strategy and wealth planning for your clients' unique needs.

PPI Management Inc.

Dedicated to Canada's high-net-worth insurance market and its unique requirements and opportunities, our MGA partner works with our advisors to offer an unmatched level of actuarial, tax, and specialized expertise encompassing all aspects of insurance, including:

- Risk mitigation
- Asset protection
- Income replacement
- Long-term care planning
- Tax-efficient strategies
- Estate planning

iA Private Wealth USA is a Registered Investment Advisor (R.I.A) with the SEC. Dually licensed advisors can provide a full suite of wealth management services to clients residing in the United States and Canada.

The firm also services trusts, estates, corporations and other business entities.

Seamless cross-border management

We offer comprehensive wealth planning tailored to each advisor's unique circumstances, including:

- Highly experienced portfolio management
- Customized solutions to meet the needs of high-net-worth clients
- A full suite of U.S. investment accounts, including 401(k) rollovers, IRAs, 529 plans and HSA
- Best-in-class tax, estate, and legal partners
- Industry-leading custodial services (Pershing LLC)**
- Support for Canadian residents with U.S. retirement accounts*

iA Private Wealth (USA) Inc. "IAPW-USA" a wholly owned subsidiary of iA Wealth Group (USA) Inc. and a sister company to iA Private Wealth, is a registered Investment Advisor with the SEC. Services provide by IAPW-USA shall be conducted by a representative that is either registered or qualifies for an exemption or exclusion from registration in the state where the prospective client resides. *IAPW-USA can only service Canadian residents in BC, AB, ON and QC. **Based on the number of broker-dealer clients, by LaRoche Research Partners LLC (2023).

BUSINESS-BUILDING SUPPORT

MAXIMIZE YOUR GROWTH POTENTIAL

Our partnership approach helps entrepreneurial advisors build a growth-oriented business and deliver a superior client experience.

Practice management
Our Practice Management team provides comprehensive support for our advisors' business-building activities.

Training & development
We help your team expand their knowledge and expertise through ongoing training sessions on a variety of topics.

Conferences & events
We host several conferences and CE-accredited events to promote learning and networking. These include our Year Ahead Investment Conference, National Advisor Conference, advisor roadshows, administrator events and Executives' and Presidents' Council trips for top 40 producing teams.

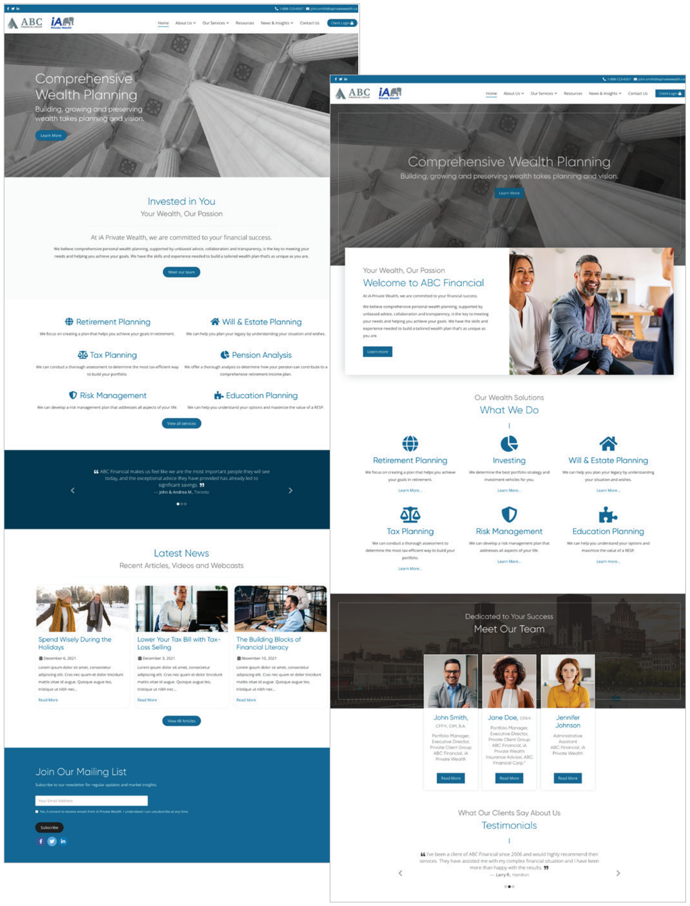
Advisory boards
Your voice matters, and we provide several platforms for you to amplify it by playing an active role in partnering with us.

Compliance & sales communications
Strong compliance protects your clients and keeps your business safe in today's rapidly evolving regulatory landscape. To help you keep pace, our team provides proactive, practical compliance solutions and training.

MARKETING YOUR BUSINESS

Your brand is your story. Make sure it's worth telling. As a professional group dedicated to helping you accelerate brand awareness, drive sustainable revenue growth, and deepen connections with clients, the iA Private Wealth Marketing team is one of your strategic partners.

Whether you're just beginning to promote your business or simply need an updated approach, we're committed to helping you succeed. Here are some of the tools we provide to help you build a strong market presence:

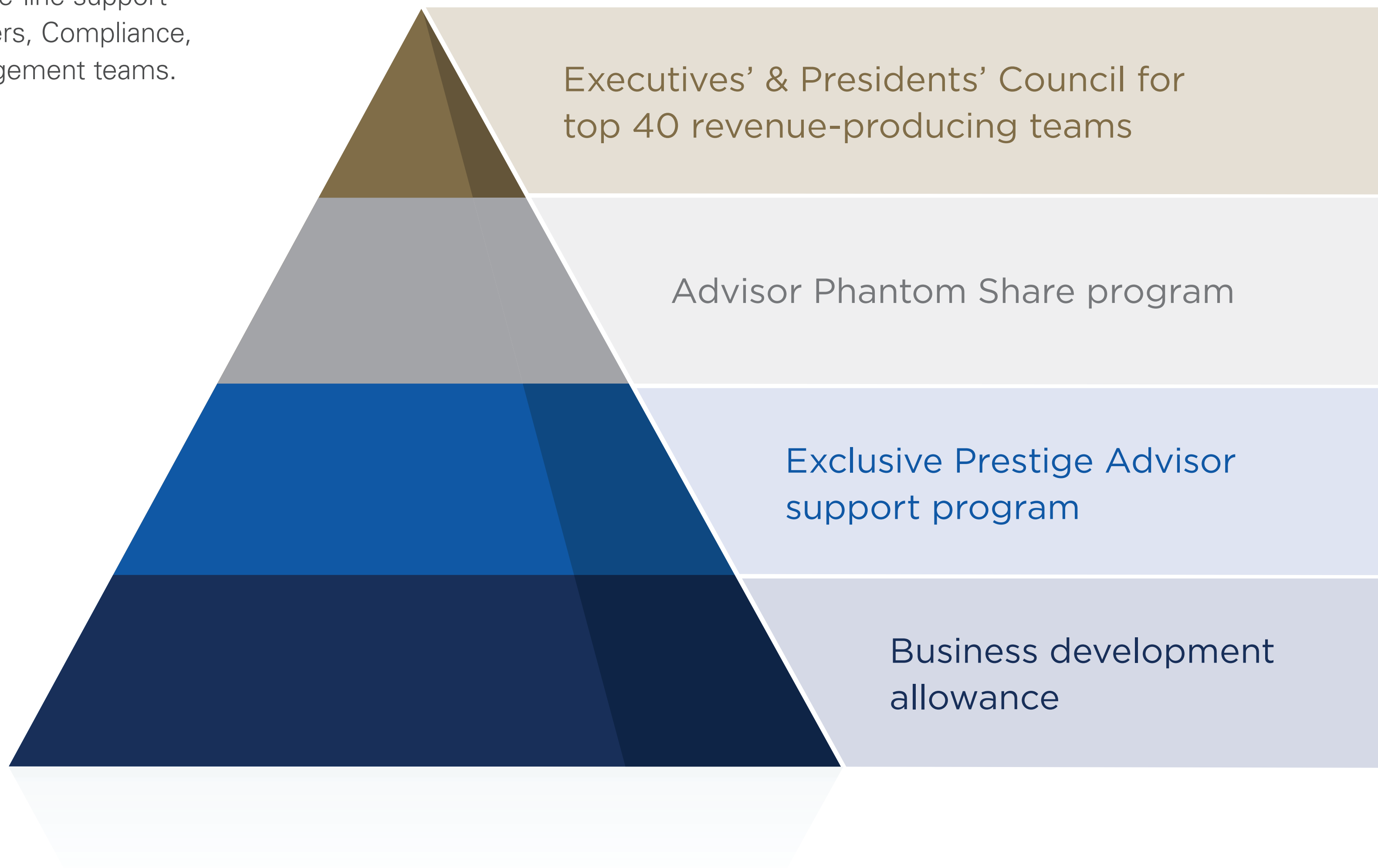


Branding and value proposition support

- Professional advisor websites
- Pre-approved client communications
- Digital marketing programs
- Video marketing platforms
- Event marketing toolkit
- Social media and PR support

ELEVATED SUPPORT FOR TOP-TIER ADVISORS

We're proud to recognize and reward outstanding performance with a variety of exclusive benefits, including dedicated front-of-the-line support from our Relationship Managers, Compliance, Marketing and Practice Management teams.



COMPLIANCE: A PARTNERSHIP APPROACH

Establishing your independent business starts with a foundation of compliance. We make it easy with our partnership approach and wide range of compliance platforms. Our Compliance team works alongside you, understands how to navigate evolving regulations and serves as an extension of your practice – not an impediment to doing business.

With a fundamental mindset rooted in exercising reasonable judgment and common sense, our Compliance team works for and with you. Here's what you can rely on:

- A goal-oriented, consultative approach to compliance best practices
- Friendly, accessible and responsive support that helps you run your business
- Continuous, active engagement with regulators and industry trade groups
- Specialized consulting services and support for your business

IN GOOD COMPANY

With a fully integrated suite of wealth partners, our advisors have access to a wide range of specialists who can assist with any aspect of their clients' financial needs.

- Insurance expertise and support
- Mortgages, lending and banking services
- Will and estate planning and settlement
- In-house research
- NBF & Evercore research
- Capital Markets offering:
  - Bond & Equity desk
  - Syndication

TRANSITION & GROWTH

ENSURING A SMOOTH & SEAMLESS TRANSITION

If you're going to change dealers, you need to be confident that it's going to be a smooth transition with no surprises. With deep expertise and a dedicated transitions team, we will be with you at every step to provide end-to-end support.

The first step	A highly competitive transition package with potential for an additional growth bonus.
Regional Vice-Presidents	Our RVPs guide advisors and their teams through all stages of the transition process.
Transitions team	We create a personalized onboarding plan, which includes pre-transition planning, fast-tracked new account opening and an efficient transfer set-up process.
Training	Our training curriculum consists of e-learning and individual coaching tailored to the needs of each advisor.
Branch Managers	The BM is the advisor's partner in the account-opening process and works with all members of their team to ensure they understand our policies and procedures.
Operations	Our back office is committed to ensuring all administrative details of the transition are taken care of so the advisor can focus on servicing clients.

Thank you

INVESTED IN YOU.

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