

iA Financial Announces 2026 SRIA Guaranteed Interest Rate

WESTWARD'S VIEWPOINT

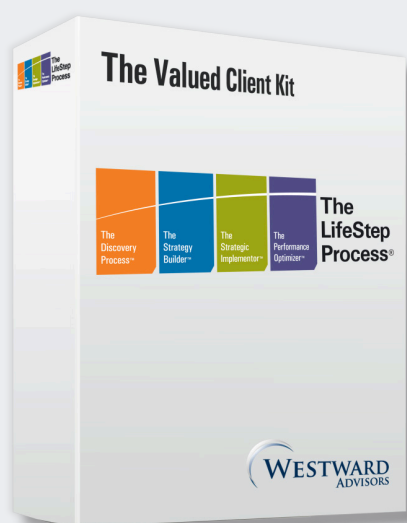
On November 19, 2025, iA Financial (iA) announced the Smoothed Return Index Account (SRIA) interest rate guaranteed for calendar 2026 is 3.15%, even with 3.15% in 2025 and up from 2.90% in calendar 2024 (announcement attached).

The 3.15% SRIA rate in 2026 is a guaranteed tax deferred interest rate that becomes entirely tax free when paid out as a tax-free death benefit.

The SRIA interest rate lags the performance of the underlying Reference Portfolio. For example, the SRIA interest rate increased in 2024 and 2025 reflecting the improving cumulative performance of the Reference Portfolio in 2023 and 2024.

The 3.09% average annual return of the Reference Portfolio since inception to October 31, 2025, still lags the average SRIA interest rate of 3.59% by 0.50%. iA says, "This year, the decision to maintain our rates is mainly due to the performance of underlying assets and a stable economic environment compared to last year."

For more information, clients can contact their Account Manager or Wayne Stone at waynes@westwardadvisors.com.



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iA FINANCIAL SRIA INVESTMENT ACCOUNT

The SRIA is an investment account option in iA Genesis-IRIS universal life insurance policies. Policy funds invested in the SRIA are managed on a discretionary basis by iA in an underlying portfolio (the "SRIA Fund"). The investment objective is low yield volatility with a long-term focus targeting superior returns while minimizing the risk of capital loss. The actual returns in the SRIA Fund less iA management fees are credited to the policy SRIA accounts on a smoothed basis through a guaranteed calendar year SRIA interest rate announced prior to each calendar year. For this purpose, actual returns include unrealized gains and losses.

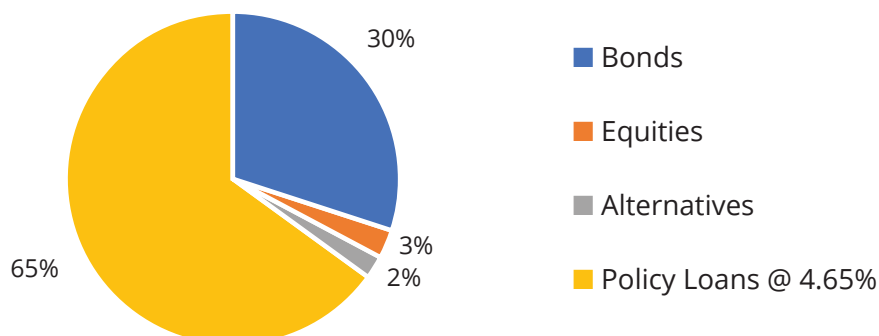
HISTORICAL PERFORMANCE

The historical performance of the SRIA published to date is as follows:

Year	REFERENCE PORTFOLIO RETURNS			SRIA Rate	Over (Under) Credited
	Gross	Fee	Net		
2014	5.82%	1.50%	4.32%	4.60%	0.28%
2015	4.88%	1.50%	3.38%	4.60%	1.22%
2016	6.67%	1.50%	5.17%	4.60%	(0.57%)
2017	5.96%	1.50%	4.46%	4.60%	0.14%
2018	3.85%	1.50%	2.35%	4.00%	1.65%
2019	6.60%	1.50%	5.10%	3.50%	(1.60%)
2020	7.88%	1.50%	6.38%	3.00%	(3.38%)
2021	1.60%	1.50%	0.10%	2.75%	2.65%
2022	(2.70%)	1.50%	(4.20%)	2.75%	6.95%
2023	5.20%	1.50%	3.70%	2.50%	(1.20%)
2024	5.00%	1.50%	3.50%	2.90%	(0.60%)
2025 (to Oct 31)	4.20%	1.50%	2.70%	3.15%	0.45%
Average 2026	4.59%	1.50%	3.09%	3.59% 3.15%	0.50%

ASSET ALLOCATION

As of October 31, 2025, the Reference Portfolio's market value was \$725 million allocated as follows.



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The credited rates of the following two Genesis-IRIS accounts will remain at 2025 levels from January 1, 2026.

Stabilised Return Index Account (SRIA)

- ✓ Remains at **3.15%** in 2026
- ✓ As a result, the CLF (collateral loan facility) rate will remain at **4.65%** in 2026.

Smoothed Return Diversified Account (SRDA*)

- ✓ Remains at **4.10%** in 2026.

The credited rates of these accounts are based on the organization's long-term return expectations as well as the returns of the underlying assets, to which a smoothing formula is applied. This formula spreads out the main fluctuations in returns (both positive and negative) and provides a low-volatility credited rate from year to year.

This year, the decision to maintain our rates is mainly due to the performance of underlying assets and a stable economic environment compared to last year.

**This version of the SRDA is for Genesis-IRIS, which is no longer available for sale.*

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