

# iA Financial Announces

## 2026 EquiBuild Guaranteed Interest Rates

### WESTWARD'S VIEWPOINT

On November 19, 2025, iA Financial (iA) announced that **the EquiBuild Account declared interest rate guaranteed for calendar 2026 is 6.00%**, even with 6.00% in 2025 and up from 5.50% in calendar 2024 (announcement attached).

Consequently, the **credited interest rate guaranteed for calendar 2026 is 4.50%**, even with 4.50% in calendar 2025, after the 1.50% management fee.

The 4.50% EquiBuild Account credited rate in 2026 is a guaranteed tax deferred interest rate that becomes entirely tax free when paid out as a tax-free death benefit from the accumulation fund.

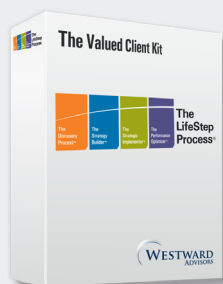
iA says, "The decision to maintain the rate results from our solid and diversified investment strategy, the smoothing formula and the current economic climate."

EquiBuild and Legacy policies pay bonus interest annually on the policy anniversary at a rate determined by the EquiBuild Account declared rate.

**In EquiBuild policies, the 2026 bonus interest rate is 2.50%** (the EquiBuild Account declared rate minus 3.50% threshold rate) of the average guaranteed cash surrender value in the prior policy year, even with 2.50% in 2025.

**In Legacy policies, the 2026 bonus interest rate is 3.25%** (the EquiBuild Account declared rate minus 2.75% threshold rate) of the average guaranteed cash surrender value in the prior policy year, even with 3.25% in 2025.

For more information, clients can contact their Account Manager or Wayne Stone at [waynes@westwardadvisors.com](mailto:waynes@westwardadvisors.com).



The opinions expressed in this memorandum are strictly those of Westward Advisors Ltd. This memorandum is for information purposes only and is not legal or tax advice.

### iA EQUIBUILD ACCOUNT AND FUND

The EquiBuild Account is an investment account option in iA **EquiBuild** and **Legacy** universal life insurance policies. The EquiBuild Account is backed by a fund of assets managed on a discretionary basis by iA in an underlying portfolio (the "EquiBuild Fund").

The investment objective is to "optimize the asset allocation in order to earn high long-term returns, while maintaining an appropriate risk level that will provide return stability."<sup>1</sup>

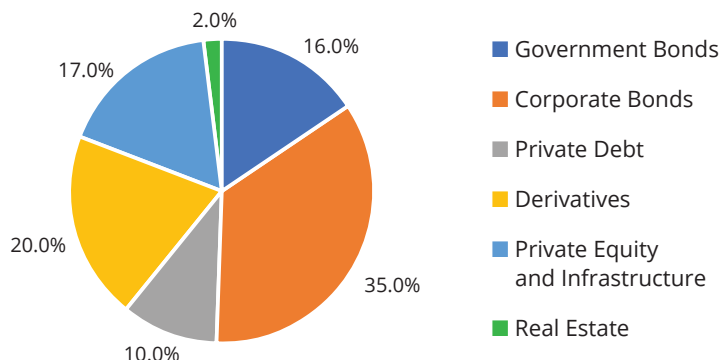
The EquiBuild Account interest rate is set using a smoothing formula applied to the actual returns of the EquiBuild Fund. iA declares the rate prior to each calendar year and is guaranteed for the calendar year. The rate cannot be less than 0% and cannot vary more than 0.5% from one year to the next.

### HISTORICAL RETURNS<sup>2</sup>

YEAR	EQUIBUILD ACCOUNT RATES			EquiBuild Fund Total Return
	Declared	Fee	Credited	
2016	5.50%	1.25%	4.25%	5.60%
2017	5.50%	1.25%	4.25%	5.20%
2018	5.50%	1.25%	4.25%	2.40%
2019	5.50%	1.25%	4.25%	7.70%
2020	5.25%	1.50%	3.75%	2.20%
2021	5.00%	1.50%	3.50%	6.90%
2022	4.75%	1.50%	3.25%	(23.90%)
2023	5.10%	1.50%	3.60%	12.80%
2024	5.50%	1.50%	4.00%	9.00%
2025 (to Oct 31)	6.00%	1.50%	4.50%	7.40%
<b>Average</b>	<b>5.42%</b>	<b>1.41%</b>	<b>4.01%</b>	<b>3.53%</b>
<b>2026</b>	<b>6.00%</b>	<b>1.50%</b>	<b>4.50%</b>	

### ASSET ALLOCATION

As of September 30, 2025, the EquiBuild Fund's market value was \$313 million allocated as follows:



<sup>1</sup> - iA Financial EquiBuild Fund Explanatory Document, page 3.

<sup>2</sup> - As reported by iA Financial EquiBuild Fund reports.

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## EquiBuild fund | Rate maintained at 6% for 2026

November 19, 2025

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As of January 1, 2026, the EquiBuild Fund Declared Rate will remain at **6.0%**.

EquiBuild Fund Declared Rate	
2025	2026
6.0%	<b>6.0%</b>

Consequently, the rate used to calculate the annual bonus for in-force EquiBuild and Legacy policies will be **6.0%** and the rate credited to the EquiBuild account will be **4.5%** (the Fund's declared rate less a management fee of 1.5%). Note that EquiBuild and Legacy are no longer available for new sales.

The decision to maintain the rate results from our solid and diversified investment strategy, the smoothing formula<sup>1</sup> and the current economic climate.

For more information, see the [Fund document](#).

<sup>1</sup> The smoothing formula is based on long-term return estimates, while spreading out major fluctuations, both positive and negative, in the Fund's actual returns against the credited returns in order to foster a stable rate with low volatility from one year to the next.

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