

2017

SOCIAL RESPONSIBILITY REPORT



About us

Our mission

To ensure the financial wellbeing of our clients by offering them personal insurance coverage and investment solutions to help them achieve their personal goals.

Our ambition

To be the company that best meets client expectations, in partnership with our distributors.

Our values

- Teamwork
- High-performance environment
- Continuous improvement
- Respect for individuals and distributors
- Service oriented

iA Financial Group in numbers

(As at December 31, 2017)

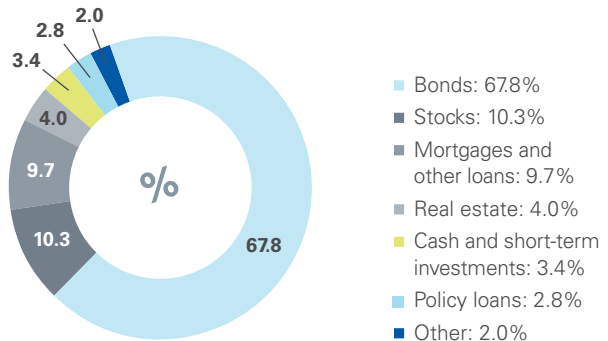
Year founded:	1892
Number of clients:	Over 4 million
Number of employees:	Over 6,100
Number of representatives:	Over 25,000
Number of subsidiaries:	Around 20
Premiums and deposits:	\$9.8 billion
Assets under management and administration:	\$169.5 billion
Solvency ratio:	209%
Net income attributed to common shareholders:	\$515.5 million

Management of our investments

Our guiding principle in managing our investments is to do so with prudence and discipline, always keeping a long-term perspective.

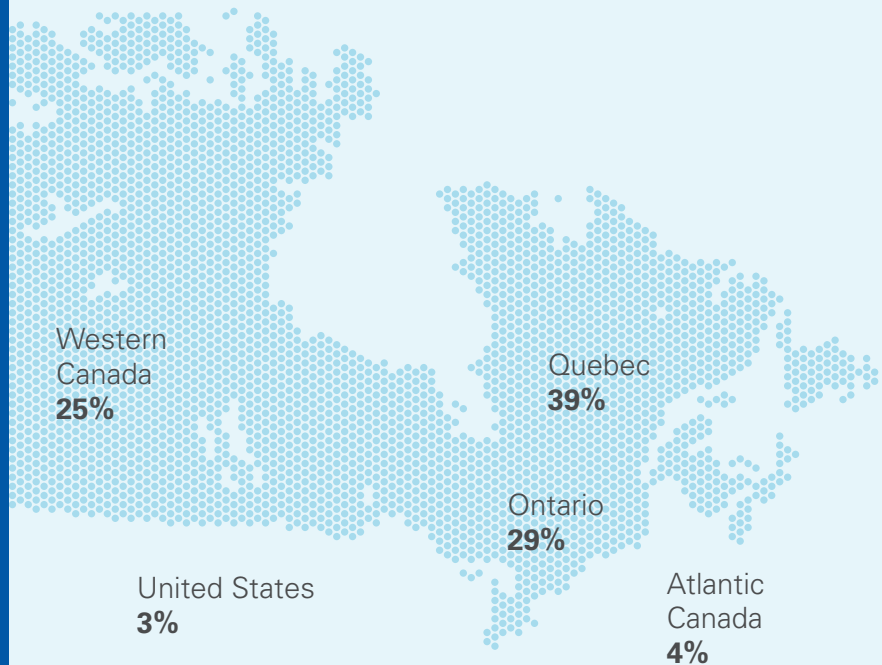
Total investment assets: \$33.8 billion

Net impaired investments: 0.07% of total



Geographic presence

(Premiums, premium equivalents and deposits by region – 2017)



Growth in line with our values



I am pleased to present iA Financial Group's sustainable development strategy and results for 2017. Proud of our 125 years of history, we have continued to grow in line with our five core values. These values are also integral to our sustainability efforts.

Our first value is **teamwork**, which we rely on heavily to continue making progress in sustainable development year after year. More than 40 passionate employees now make up our Sustainable Development Committee, sharing their knowledge and responsibilities in the areas of environment, social commitment and governance.

Our **high-performance environment** is reflected in our sustainable development initiatives. With outside help or internally, the different results we measure help us stay on course toward ambitious and increasingly better-targeted objectives.

We talk about **continuous improvement**, a spirit which drives us to continually renew our methods when necessary, both in terms of our initiatives and their disclosure.

Respect for individuals and distributors is an important value that underpins our vision of sustainable development. This respect is fostered, brought to life and structured by a healthy environment, a community that listens to and supports one another and sound governance. At iA Financial Group, we firmly believe in the relevance and constant interaction of these three factors.

Lastly, the **service oriented** mentality that has driven us for 125 years is also at the heart of our sustainable development vision. Attentive to our clients, investors, employees and partners, we have put together this report in response to your legitimately very high expectations in the area of social responsibility.

We therefore hope that the information in this report, demonstrating our commitment, meets with your satisfaction and will guide us together toward a future where growth and human values can feed into one another for the benefit of all.

A handwritten signature in dark ink that reads "Yvon Charest".

Yvon Charest

President and Chief Executive Officer
iA Financial Group

New iA Financial Group Sustainable Development Policy



February 15, 2018 marked an important milestone in our sustainability efforts.

The iA Financial Group Board of Directors officially adopted a Sustainable Development Policy. In doing so, the Board has clearly expressed the company's commitment to creating economic and social value and its desire to share its sustainable development guidelines with its various stakeholders.

This policy seeks to achieve the following objectives:

- ✓ Establish a sustainable development reference framework
- ✓ Clearly define guidelines for the company's reflection, strategy and actions regarding sustainable development
- ✓ Identify sustainability objectives and best practices to follow taking into consideration the company's operations and environment

Our guidelines

Our policy sets out seven guidelines for the company's strategy and actions in the area of sustainable development:

- 1 — Ensure the financial wellbeing of our clients
- 2 — Effectively manage risks
- 3 — Follow high standards of governance
- 4 — Actively contribute to our communities
- 5 — Manage environmental impact
- 6 — Create a rewarding work environment
- 7 — Practice responsible sourcing

Ensure the financial wellbeing of our clients

Our mission is clear: To ensure the financial wellbeing of our clients by offering them personal insurance coverage and investment solutions to help them achieve their personal goals.

Our ambition is also clear: To be the company that best meets client expectations, in partnership with our distributors.

Effectively manage risks

Manage risks inherent in the conduct of the company's business to sustain its growth.

Follow high standards of governance

Follow best governance practices in order to favour our growth, increase the value of our shares and maintain the confidence of our clients and investors. Ensure that the trust placed in employees by clients and shareholders is well-founded and deserved. The level of integrity and professionalism they are entitled to expect must be reflected in each employee's behaviour.

Actively contribute to our communities

Support the communities in which we operate. We consider community involvement a natural extension of our values.

Manage environmental impact

Reduce our environmental footprint with respect to energy, water, materials management, transportation and indoor and outdoor environments.

Create a rewarding work environment

Be an employer of choice that offers a rewarding career.

Practice responsible sourcing

Clearly communicate our guidelines and expectations regarding the way our suppliers do business with us.

Sustainable Development Committee

Our Sustainable Development Committee is the driver of the company's sustainability efforts. It is made up of employees representing different departments, business lines and subsidiaries within iA Financial Group.

Mandate:

- Promote the company's achievements through the annual Social Responsibility Report
- Ensure the continuation and progress of the sustainable development achievements made in the last few years
- Identify and implement new sustainable development projects (sectoral and institutional)

Our risk management



As a financial institution, iA Financial Group assumes a variety of risks inherent in the conduct of its business. Our challenge is to manage these risks in order to ensure our growth while continuing to meet client expectations and comply with regulatory requirements.

We maintain an overall vision and demonstrate prudence in implementing our strategies and business decisions in order to protect our clients, our reputation and our value. To do so, management must have the best understanding possible of the risks in order to make sound, informed decisions, both strategically and operationally.

Our Enterprise Risk Management Policy

Our policy incorporates a disciplined approach of balancing risk-taking and risk management into the management practices of all lines of business and all business units. The continuous enterprise risk management process is designed to provide the Board with reasonable assurance that the appropriate resources and procedures are in place to identify, assess, manage, monitor and report enterprise risk.



Responsible risk management also requires the cooperation of various stakeholders to communicate the risk culture effectively, whether it be with senior management, the various business lines, Internal Audit or the Board of Directors.

For a detailed description of the various risks, please refer to the Risk Management section of our 2017 Annual Report, available at ia.ca.

Integrity and ethics at the heart of our governance

Our governance policies have been developed upon the bases of integrity and ethics. These policies govern all directors, officers and employees of iA Financial Group.

We also have rigorous monitoring mechanisms to ensure that our governance policies are understood and strictly adhered to by all employees.

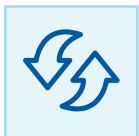
Main governance work carried out in 2017:



Review of the mandates of the Human Resources and Compensation Committee and the Governance and Ethics Committee of the Board of Directors.

This review included updating the roles and responsibilities of each committee and adding the governance component to the ethics committee.

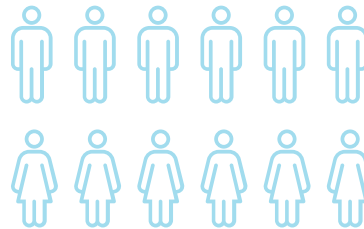
Reviews of the other committees of the Board of Directors were also begun and will continue in 2018.



Adoption of a policy regarding the composition and renewal of the Board of Directors.

This policy promotes the ongoing renewal of the talent and competencies of the Board, its committees and its members, taking into account the company's strategic priorities and changes in the financial services sector in Canada and abroad.

Composition of the Board of Directors (at December 31, 2017):



Men: 6
(50%)

Women: 6
(50%)

2017 *Globe and Mail* ranking

ranked
15/242

94%
in quality of
governance

According to the 2017 Annual Corporate Governance Rankings from the *Globe and Mail*, iA Financial Group is ranked 15th among 242 Canadian companies for the quality of its governance, with a score of 94%. The company was ranked 17th in 2016 with a score of 93%.

Donations and sponsorships

Our donation policy gives priority to causes in the areas of health, education and social services. Our sponsorship program mainly provides support for large-scale, family-friendly events.

We are also proud to financially support employee volunteer efforts in causes important to them through our employee donation program.

Imagine program

iA Financial Group adheres to the principles of the Imagine program, which encourages companies to donate 1% of profits to organizations supporting their communities.

For more details on our donations made in 2017 and previous years, see the 2017 Results/Social Impact section on page 16.



Support for research

On April 3, 2017, the Fondation de l'Institut universitaire en santé mentale, in partnership with National Bank and iA Financial Group, launched Quebec's first research chair on work and mental health. The research chair, launched with initial funding of \$1.4 million, is led by Marc Corbière, a researcher with the Institut universitaire en santé mentale de Montréal (CIUSSS de l'Est-de-l'Île-de-Montréal) and a full professor in the Department of Education – Career Counseling at the University of Quebec in Montreal.

The objective of the chair is to develop new, effective intervention strategies to help not only employees suffering with an illness but also other stakeholders such as managers, human resources professionals, mental health practitioners, work colleagues, unions and insurers.

At iA Financial Group, we recognize the size of the issue mental health represents and we are committed to making change by improving our understanding of mental health, fighting stigmatization and promoting a safe and inclusive work culture.

We also provide financial backing for three other research chairs. They are the Université Laval Industrial Alliance Chair in Insurance and Financial Services, the Université du Québec à Montréal (UQÀM) and Université Laval Industrial Alliance Research Chair on the Economics of Demographic Change and the Université de Montréal Industrial Alliance Research Chair in Leukemia.

In our support, we are fully committed to respecting the objectivity and independence of the researchers. The many projects of these chairs have consistently benefitted not only iA Financial Group, but the entire community of stakeholders.

Forward-looking investments



Renewable energy

Canada has adopted a climate plan, and support for renewable energy is among the measures to reduce our carbon footprint.

According to the National Energy Board (NEB), two thirds of the country's electricity comes from renewable energies. Hydroelectricity accounts for the largest portion at 60%, followed by wind power at 4.4%, biomass at 1.9% and solar at 0.5%. Canada is ranked fourth in renewable energy behind China, the United States and Brazil.

At iA Financial Group, we are contributing to this energy transition through investments in renewable energy projects. Our investments in this area currently total \$1.6 billion. In 2017, we invested a total of \$67 million in renewable energy projects including the following:

Project	Location	Type of energy	Mega-watts
Brookfield White Pine Hydro LLC	Maine and New Hampshire	Hydroelectric	380
Coulonge Power & Co.	Ontario	Hydroelectric	17
Campo Palomas Finance Ltd.	Uruguay	Wind	70

In terms of social impact, renewable energy projects are carried out in partnership with First Nations and community partners, as the case may be. This collaboration ensures that projects are developed in harmony with their surrounding environment from start to finish.



A first investment in student residences

Success in school depends on student living conditions and housing plays a role. Access to housing in a student residence not only improves students' experience, but helps them adapt more easily to student life.

In addition, student residences offer students a safe living environment. Student residences have a positive social impact by contributing to students' wellbeing and quality of life, as well as their social integration and sense of community.

In 2017, we invested in a student residence project in the United States, which is our first investment in this area.

Our socially responsible investment funds

IA Clarington, our mutual fund subsidiary, offers a suite of socially responsible mutual funds and portfolio solutions under the IA Clarington Inhance SRI brand. The IA Clarington Inhance SRI funds and portfolios are sub-advised by Vancity Investment Management Ltd. (VCIM), a leader in socially responsible investing (SRI).

The Vancity team uses an integrated approach, combining financial analysis with environmental, social and governance (ESG) analysis to screen for quality companies. In their ESG screen, they identify potential candidates by reviewing company performance in seven key areas:

- Corporate governance
- Environmental commitments
- Employee relations
- Diversity
- Community relations
- Human rights
- Sustainable products

Vancity does not invest in securities issued by companies whose primary line of business includes one of the following:

- Tobacco
- Nuclear power
- Military weapons
- Adult entertainment
- Gaming

Performance of our socially responsible investment funds

December 31, 2017	1-year	3-year	5-year
IA Clarington Inhance Bond SRI Fund-B IA Clarington Inhance Bond SRI Fund-F	1.3% 1.9%	– –	– –
IA Clarington Inhance Monthly Income SRI Fund-T6 IA Clarington Inhance Monthly Income SRI Fund-F6	6.1% 7.3%	5.0% 6.2%	6.9% 8.2%
IA Clarington Inhance Canadian Equity SRI Class-A IA Clarington Inhance Canadian Equity SRI Class-F	9.5% 10.8%	5.5% 6.8%	8.4% 9.7%
IA Clarington Inhance Global Equity SRI Class-A IA Clarington Inhance Global Equity SRI Class-F	15.3% 16.6%	7.9% 9.1%	12.8% 14.2%
IA Clarington Inhance Conservative SRI Portfolio-T6 IA Clarington Inhance Conservative SRI Portfolio-F6	4.8% 5.9%	3.1% –	4.7% –
IA Clarington Inhance Balanced SRI Portfolio-A IA Clarington Inhance Balanced SRI Portfolio-F	6.8% 8.0%	4.1% –	6.3% –
IA Clarington Inhance Growth SRI Portfolio-A IA Clarington Inhance Growth SRI Portfolio-F	8.4% 9.6%	4.8% 6.0%	7.4% 8.7%

Past investment performance of a mutual fund or individual security may not be repeated. Statements that pertain to the future represent the portfolio manager's current view regarding future events. Actual future events may differ.

Services offered by iA Health

iA Health, our health and wellness program, covers many aspects of employee health from awareness to the implementation of concrete daily actions to maximize personal and professional wellbeing. It offers employees a wide array of tools.



Services offered by iA Health

Employee and Family Assistance Program (EFAP)

Ergonomics services

Preventive health checks

First aid in the workplace

Workplace health and safety initiatives

Vaccinations

Wellness-related conferences and activities

Fitness centres at some of our offices

Dialogue telemedicine platform

Through our commitment to this program, we encourage employees across the company to develop healthy lifestyle habits (such as regular physical activity and balanced nutrition), reliable safety reflexes and an enjoyable work-life balance.

Since 2016, various initiatives have been rolled out, including mental health training for managers. We will continue investing more in mental health promotion and prevention in order to have a sustainable impact on the health of our organization.

Employment diversity

iA Financial Group is committed to offering a work environment that encourages diversity, regardless of ethnic origin, nationality, language, religious beliefs, gender, sexual orientation, age, marital status, family situation or physical or mental disability.

iA Financial Group offers an inclusive work environment that values teamwork, respect for individuals and service quality. The company also provides ideal conditions to help every employee realize their full potential in a high-performance, continuous improvement environment.

Awards and distinctions



Company honours

- Thanks a Million award from United Way-Centraide Canada for raising over \$1 million in our 2016 campaigns across the country
- MAESTRIA 4-Star Award received by iA Financial Group from United Way-Centraide Québec and Chaudière-Appalaches for the 2016 fundraising campaign
- MAESTRIA 4-Star Award received by iA Auto and Home from United Way-Centraide Québec and Chaudière-Appalaches for the 2016 fundraising campaign
- Ranked 15 out of 242 companies listed on the TSX in the *Board Games* annual corporate governance rankings from the *Globe and Mail*
- Ranked first in 16 of the 22 categories scored in the “insurance barometer” published in online magazine *Finance et Investissement*
- LOMAs Educational Achievement and Excellence in Education awards received by iA Financial Group, the latter for the 11th consecutive year
- Ranked third province-wide in Quebec in the 2017 *Défi Sans Auto Solo* car-free challenge
- Grand Prize, non-food company, in the Project category of the DUX Eat Better, Live Better contest, for the company’s head office cafeteria extension project
- Bronze medal won by the iA Financial Group employee team in the 2017 Centraide Cup (recreation category)

Individual honours

- **Yvon Charest**, President and Chief Executive Officer, named Grand Québécois in the economic sector in recognition of his outstanding career and his contribution to the vitality of the Quebec City region
- Three executives ranked in Top 25 of the Quebec financial industry by *Finance et Investissement*:
 - Yvon Charest**, President and Chief Executive Officer of iA Financial Group, finalist in the insurer category
 - Richard Legault**, President of iA Securities, finalist in the full-service broker category
 - Louis H. DeConinck**, President of Investia Financial Services, finalist in the multidisciplinary firm category
- **John De Goey**, Portfolio Manager at iA Securities (iAS), received the Donald J. Johnston Lifetime Achievement Award in Financial Planning, the most prestigious award given by the Financial Planning Standards Council

2017 results

Economic impact

Salaries and employee benefits:

\$524.5 million

Taxes paid:

- Municipal: **\$37.3 million**
- Provincial: **\$130.5 million**
- Federal: **\$60.7 million**
- Total: **\$228.5 million**

Purchase of new properties: **\$169.5 million**

Claims paid: **\$4.9 billion or \$93.8 million per week**

Environmental impact

Property management

As a major property owner, iA Financial Group measures environmental performance based on the stringent BOMA BEST criteria. Eighteen of its properties, more than half, are BOMA BEST certified.



Certified is awarded to buildings that have met the BEST Practices and have achieved up to 19% on the questionnaire.



Silver is awarded to buildings that have met the BEST Practices and have achieved between 50% and 79% on the questionnaire.



Gold is awarded to buildings that have met the BEST Practices and have achieved between 80% and 89% on the questionnaire.

City	Address	Current level
Quebec City	801 Grande Allée West	Gold
	925 Grande Allée West	Silver
	1080 Grande Allée West	Silver
	1150 Grande Allée West	Gold
	3800 Marly	Gold
Montreal	1981 McGill College	Gold
	2000 McGill College	Gold
	2200 McGill College	Silver
	1611 Crémazie East	Gold
	2020 Robert-Bourassa	Gold
Calgary	680 Sherbrooke West	Silver
	3355 114th Avenue SE	Silver
	3442 118th Avenue SE	Silver
	6170, 6046, 6330 and 6444 12th Street SE	Silver
	1816 and 1824 Crowchild Trail NW	Silver
Greater Vancouver	1001-1085 Cambie Street, Vancouver	Silver
	11151, 11171 and 11191 Horseshoe Way, Richmond	Silver
Victoria	172-184 Wilson Street	Certified

Each BOMA BEST certified property must meet certain criteria, which determines the level of certification granted.

For example, here are the 2017 results for the property at 1150 Grande Allée West, now an integral part of our head office.

Criteria	Result
Energy	297/353
Water	67/74
Air quality	105/112
Comfort	30/38
Health and wellness	53/68
Procurement	14/19
Maintenance	45/45
Waste	88/120
Site	24/72
Stakeholder commitment	102/102
Overall score	82.30%

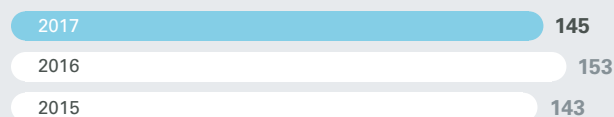
Waste management

In Quebec, iA Financial Group commissions an external firm to perform a characterization study measuring its waste material recovery rate in order to meet the certification criteria of the Recyc-Québec *ICI ON RECYCLE!* program. A recovered material is one that “continues its useful life” and thereby avoids ending up in landfill.

Company and building	Certification obtained	Recovery rate
iA Financial Group 1080 Grande Allée West Quebec City	Level 3 – Performance, Silver Seal	83.1%
iA Auto and Home 925 Grande Allée West Quebec City	Level 2 – Implementation	66.1%

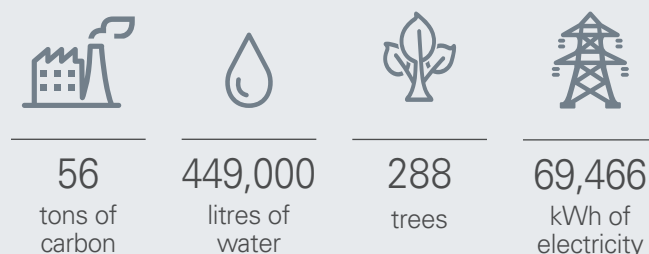
For its properties in Quebec City, iA Financial Group does business with Recyclage Vanier, a local social reintegration company, for ultra-secure recycling of the paper recovered in its offices.

Paper recycled from our Quebec City offices (in metric tons)



In Vancouver

In our Vancouver offices, nearly 17 tons of paper were recycled in 2017. This measure helped save:



We also recycled other materials in the amounts shown in the following table:

Materials	2017	2016
Paper (tons)	170	175
Styrofoam (volume in gallons)	1,350	1,080
Mixed containers* (volume in gallons)	6,500	6,500
Soft plastics (volume in gallons)	6,500	6,500
Light bulbs (units)	700	700
Batteries (lbs)	200	200

*Glass, plastic, tetra-pack/gable

Energy

Since 2007, iA Financial Group has taken part in the Carbon Disclosure Project, which asks companies to measure and disclose their greenhouse gas emissions. The following data was measured for the building at 1080 Grande Allée West in Quebec City that houses part of our head office.

Air emissions (in CO₂ equivalent tons)

2016



2,560

Total emissions

2,435

Direct emissions

125

Indirect emissions (related to electricity consumption)

2015



2,337

Total emissions

2,211

Direct emissions

126

Indirect emissions (related to electricity consumption)

2014



2,314

Total emissions

2,189

Direct emissions

125

Indirect emissions (related to electricity consumption)

CO₂ equivalent: Universal measure for converting the assessment of different forms of greenhouse gas emissions to the same unit of measure.

Transportation

We calculate the annual greenhouse gas emissions generated by head office employees when travelling for business as well as on their commutes to and from work.

Business travel by plane (in CO₂ equivalent tons)

2016



888

2015



905

2014



844

Employee commutes (in CO₂ equivalent tons)

2016



1,033

2015



1,074

2014



1,042

Since 2014, the employee number has been calculated based on the average use of various modes of transport in summer and winter by employees working at the following four addresses: 925 Grande Allée West, 1080 Grande Allée West, 1091 Grande Allée West and 1150 Grande Allée West. This information was obtained via a survey designed and administered by Mobili-T, a specialized transportation management and sustainable mobility company.

Promotion of public and active transportation

We encourage our employees to use alternative means for commuting through carpool programs and incentives regarding public and active transportation.

Public transit

Measures:

- Additional incentive of 50% of Quebec City and Lévis bus pass paid by iA Financial Group for its Quebec City employees. For Quebec City employees of iA Auto and Home Insurance (iAAH), the entire cost of the pass is paid by the employer.

A bus pass discount is also available for immediate family members of employees who use the bus pass program.

However, family members are not eligible for the employer-paid portion.

- Return home policy for carpoolers and public transit users

Number of users

December 2017



403

December 2016



383

December 2015



354

Active transportation

Quebec City

The 2015 Mobili-T survey results indicated that 151 people (about 10% of employees) use active transportation to get to work. We encourage our employees to use active transportation by providing them with various incentives in this regard:

- 227 bike racks
- Showers and change rooms in all buildings

Vancouver

Bike to Work activities

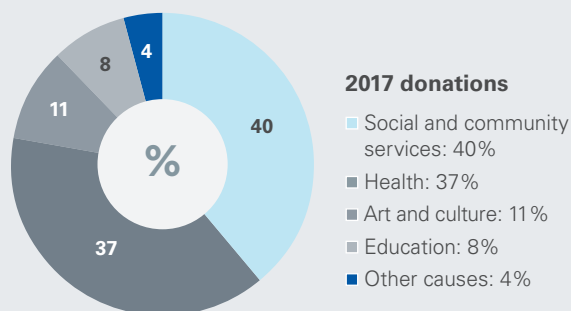
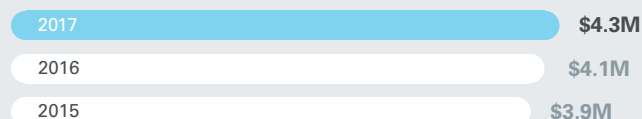
Again in 2017, employees participated in Bike to Work weeks or Bike to Work month.

	2017	2016	2015
Total riders	7	20	15
All weather regular basis riders	4	6	7
Trips logged	147	461	163
Total km	1,178	3,515	1,115
Calories burned	35,324	105,455	34,049



Social impact

In 2017, iA Financial Group donated \$4.3 million, or the equivalent of \$765 per employee, to close to 450 different organizations. These figures exclude subsidiary donations.



Employee donation program

	2017	2016	2015
Total donated	\$60,000	\$75,000	\$65,000
Number of organizations	46	50	60
Company employees, retirees or representatives serving as volunteers or benefit attendees	250	230	270

iA Financial Group Foundation for Learning a Second Language

In 2017, 47 grants were awarded to college-level students for language immersion trips through the iA Financial Group Foundation for Learning a Second Language.

iA employee community involvement program

	2017	2016	2015
Number of activities organized	19	5	8
Number of organizations supported	13	3	4
Number of participating employees	203	29	45

United Way-Centraide campaigns

Altogether, our 2017 campaigns allowed us to give a total of \$1,451,985 to community organizations supported by United Way-Centraide. This is once again a new record for the company!

Amounts raised	
Quebec City	\$732,602
Montreal (including iAS)	\$129,283
Excellence and MRA	\$52,597
Regional donations	\$15,000
Career Network	\$48,934
iAAH	\$193,046
Investia (Quebec)	\$20,791
Toronto (iAT, iAC, Investia and FundEX)	\$203,691
Vancouver and Calgary	\$56,041
Total	\$1,451,985

Disaster relief

In 2017, iA Financial Group donated \$75,000 to the Canadian Red Cross in support of victims of the year's extreme spring flooding in Quebec and massive summer wildfires in British Columbia.

Governance impact

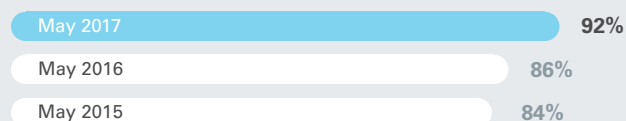
Consultations on executive compensation

In fall 2016, we met with a large number of shareholders on governance-related topics. These consultations were very productive and gave way to a frank and positive discussion on executive compensation.

Subsequently, we received a very high level of support for our approach in the advisory vote on executive compensation at our 2017 Annual Meeting, where the result increased to 92%.

The reasonableness of the company's executive compensation approach was recognized by all shareholders who were met. We are committed to continuing our dialogue with shareholders on this topic.

Advisory vote on executive compensation – Votes in favour



Gender pay equity at iA Financial Group

As a Quebec-based company, iA Financial Group is required to comply with the *Pay Equity Act* of the province of Quebec. Pay equity consists of ensuring that predominantly female-held positions receive the same compensation as predominantly male-held positions of equivalent value to the company, even if the positions are not the same.

To ensure compliance with the *Pay Equity Act*, iA Financial Group has put in place the following procedures:

- All job positions across iA Financial Group are evaluated using the Hay Group job evaluation method. The Hay Group job evaluation method is recognized by the *Pay Equity Act* and its main objectives are fairness and elimination of sexism.
- The *Pay Equity Act* requires companies to evaluate and review pay equity every five years. iA Financial Group performed its last evaluation in November 2015, at which time it was determined that there were no wage gaps between predominantly female and predominantly male job categories.
- iA Financial Group assures pay equity on an ongoing basis by evaluating all new positions using the Hay Group job evaluation method.

Our major sustainable development initiatives over the years

1964

First annual blood drive

1982

Implementation of a preventive maintenance plan for the trees on our head office property

1995

Introduction of paper and cardboard recovery

1998

Introduction of returnable container recovery and work methods to reduce paper and cardboard use at the source

2004

- Introduction of printer cartridge recycling
- Initial *ICI ON RECYCLE!* certification – iA Financial Group was the first company in Quebec's insurance and financial services sector to receive this certification.
- First publication of a corporate Social Responsibility Report (2 pages), within the 2003 Annual Report

2006

Introduction of organic cleaning products for building maintenance at the iA Financial Group head office

2007

- Installation of locker rooms with showers for employees commuting by bicycle
- Implementation of heat recovery systems to reduce energy consumption and by extension greenhouse gas emissions
- Initial participation in the Carbon Disclosure Project, which asks companies to measure and disclose their greenhouse gas emissions
- Introduction of composting program in the cafeteria at the iA Financial Group head office in Quebec City

2008

Partnership with the Réseau de transport de la Capitale (RTC) to offer discounts on Quebec City bus passes for employees

2009

Entry into the socially responsible investing (SRI) market through the acquisition of the SRI mutual fund business of Inhance Investment Management Inc. (Vancity) in Vancouver

2011

Initial participation in the *Défi Sans Auto* car-free challenge, with iA Financial Group taking first place in the regional large business category

2012

- Additional incentive on RTC monthly bus passes (50% paid by iA Financial Group)
- Initial calculation of annual greenhouse gas emissions generated by employees commuting to and from work and by employee business travel

2013

- Regular correspondence with NEI Investments regarding its expectations with respect to governance and ESG disclosure
- Introduction of emergency return home policy for employee carpoolers and public transit users

2014

- First publication of a stand-alone Social Responsibility Report (8 pages), separate from the Annual Report
- Initial presentation of iA Financial Group's sustainability results broken down by economic, social and environmental impact
- Creation of a Social Responsibility Report collaboration network (group of approximately 20 people from corporate services departments)
- Initial Bike to Work participation at iA Vancouver

2015

- Statement in Social Responsibility Report (12 pages) declaring iA Financial Group's intention to progressively integrate principles related to ESG factors into all activities
- Installation of Electrobac smart bin for the recovery of small electric and electronic devices at the head office
- Expansion of compostable waste collection inside and outside the head office building recovering waste from the preparation and consumption of some 200,000 meals per year

2016

- The Social Responsibility Report is expanded to 20 pages and presents more details on iA Financial Group's sustainable development approach and results
- Introduction of a supplier code of conduct
- Installation of electric vehicle charging stations at the head office

2017

- Establishment of the iA Financial Group Sustainable Development Committee, with 45 members representing all subsidiaries, business lines and corporate services departments

- Completion of phase 1 of the iA carpooling program with the implementation of reserved carpool parking spaces at 1150 Grande Allée West in Quebec City
- Introduction of an annual philanthropic contest offering \$125,000 to help a charitable organization realize a project to grow and expand its impact

- Creation of a sustainable development page on the ia.ca website
- Launch of an annual volunteer day inviting all iA Financial Group employees to participate in a volunteer activity in their community

2018

- Adoption of a Sustainable Development Policy by the Board of Directors
- Move planned for Vancouver employees into a newly built LEED Gold certified building owned by iA Financial Group

**125 times
thanks!**



In celebration of the company's 125th anniversary, iA Financial Group organized a series of activities from coast to coast in 2017.

Things kicked off in January and February, when a squad was sent to give out \$125,000 in surprise cash rewards of \$125 each in the streets of Quebec City, Vancouver, Montreal and Toronto. The squad spent one week in each city, spontaneously rewarding people caught doing random acts of kindness.

On Friday, May 5, more than 2,000 iA Financial Group employees took to streets, schools and charitable organizations across Quebec, Ontario and British Columbia to lend a hand, offer a little respite or collect donations to mark the 125th day of the company's 125th year.

The highpoint of the year came in the fall with the Canada-wide philanthropic contest offering \$125,000 to help a charitable organization realize a project to grow and expand its impact. In the end, because of the popularity of the contest and the quality of the projects submitted, iA Financial Group decided to triple down and offer grand prizes to not one but three charities.

iA Financial Group's clients are backed by the history and stability of a company that has been trusted for 125 years. It was important for us to celebrate this milestone by connecting with our clients and communities and thanking them for their role in our success!



iA Financial Group does its part to respect and protect the environment.

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