

# Guaranteed Interest Account (GIA)

## PRODUCT DETAILS

The GIA is a capital preservation savings product with a guaranteed positive return that accrues interest daily.

This product seeks security of principal through a stable value fund structure, which maintains a policy of eliminating downward price fluctuations below the value of the principal plus interest earned.

This product is available as a standalone option, and is included in some of the managed profiles offered across Allshores pension plan products.

## INVESTMENT OBJECTIVE & STRATEGY

Key priorities are to safeguard capital, maintain liquidity, and target a yield that exceeds money market funds.

The underlying investment strategy is focused on stability, holding highly-rated fixed income securities that support the product obligations to unitholders. Protections in place to ensure this stability include overfunding the portfolio, holding liquid securities and minimizing interest rate and credit risk.

## PRODUCT STRUCTURE & TERMS

### Rate setting

Interest is earned and compounded daily based on the crediting interest rate, which is set quarterly.

### Purchases/Redemptions

The GIA will provide liquidity for purchases and redemptions<sup>1</sup>.

### Pricing

The GIA will set a Net Asset Value ('NAV') daily, with a positive crediting rate that grows the daily NAV.

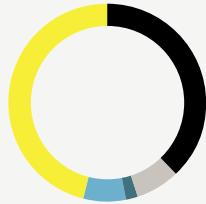
### Suitability

This investment is suited for clients who prefer no fluctuations in their holdings value and are averse to market risk.

## KEY FACTS - DEC 31, 2025

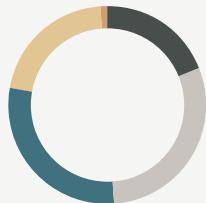
### Supporting Securities – Breakdown

- Corporate Bonds 46%
- Structured Securities 38%
- Sovereign Bonds 7%
- Municipal Bonds 2%
- Short Term 7%



### Supporting Securities – Credit Rating

- AAA 19%
- AA 30%
- A 29%
- BBB 21%
- BB+ or lower 1%



Crediting rate effective Jan 1, 2026

Crediting Interest Rate<sup>2</sup> 3.25%\*

Total Asset Size \$626.2M

Average Quality – Portfolio of Assets<sup>3</sup> A+

Total Number of Securities 476

\* This crediting rate is effective January 1st, and will be reset quarterly.

| Crediting Rate History | Q4 2025 | Q1 2026 | Q2 2026               |
|------------------------|---------|---------|-----------------------|
| Allshores GIA          | 3.25%   | 3.25%   | Updated in March 2026 |

1. The company may, at its discretion impose a 90-day waiting period on daily sales/ redemptions that exceed \$500,000 (individual accounts) or \$5,000,000 (group accounts), unless prohibited under The National Pension Scheme (Occupational Pensions) Act 1998 or applicable legislation. Crediting interest will still accrue for unitholders during the waiting period.
2. The declared crediting rate is what is credited to members accounts and regular pension plan admin fees still apply, similar to all other pension mutual funds balances.
3. Based on Standard and Poors ('S&P') credit rating data.