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UNIVERSAL LIFE
GENESIS

GENESIS UNIVERSAL LIFE INSURANCE INVESTMENT OPTIONS



A PARTNER YOU CAN TRUST.



THE INVESTMENT OF YOUR LIFE

Index Accounts	Main Investments	DESCRIPTION OF THE UNDERLYING FUND	Asset Allocation			Series IV		Series IV Plus (low fees)		Fees of the Underlying Fund ³
			Income	Canadian Stocks	Foreign Stocks	Current Annual Fees ¹	Guaranteed Maximum Fees	Current Annual Fees ¹	Guaranteed Maximum Fees	
ACTIVE MANAGEMENT	UNDERLYING FUND									
Canadian Bonds (IA) ²	IA Clarington Bond Fund – A Series	Diversified portfolio composed of Canadian fixed-income securities, particularly government and corporate bonds.	100%			1.75%	2.25%	0.00%	0.50%	1.79%
Diversified (IA) ²	IA Clarington Monthly Income Balanced, T6 Series	Diversified portfolio composed of stocks of Canadian and international companies and fixed-income securities. Active management of the asset categories to maximize returns, according to trends in the economy and financial markets.	55%	35%	10%	1.75%	2.25%	0.00%	0.50%	2.33%
Diversified (Fidelity) ²	Fidelity Canadian Asset Allocation Fund – A Series	Diversified portfolio composed of stocks, bonds and short-term securities. Optimal allocation of the assets according to an ongoing analysis of the financial data.	35%	65%		1.75%	2.25%	0.00%	0.50%	2.38%
Global Diversified (Catapult)	IA Clarington Global Income Fund – T8 Series	Diversified portfolio composed of international fixed-income securities and equity securities of companies located throughout the world. Selection of equity securities according to an investment approach based on growth.	40%		60%	1.75%	2.25%	0.00%	0.50%	2.49%
Dividend Income (IA) ²	IA Clarington Dividend Income Fund – T4 Series	Diversified portfolio composed of stocks of large-capitalization Canadian companies that offer a regular dividend and income trusts.	10%	90%		1.75%	2.25%	0.00%	0.50%	1.89%
Dividend Growth (IA) ²	IA Clarington Dividend Growth Fund – T6 Series	Diversified portfolio composed of stocks of large-capitalization Canadian companies that offer capital growth and a regular dividend.	10%	90%		1.75%	2.25%	0.00%	0.50%	2.56%
Canadian Stocks (IA) ²	IA Clarington Canadian Leaders Fund – A Series	Diversified portfolio composed primarily of stocks of large-capitalization Canadian companies. Management style that favours a fundamental top-down approach, focused on the quality of the securities.	10%	90%		1.75%	2.25%	0.00%	0.50%	2.46%
Canadian Stocks (Fidelity) ²	Fidelity True North [®] Fund – A Series	Diversified portfolio composed of stocks of Canadian companies from different sectors and diverse market capitalizations. Management style that favours a fundamental bottom-up approach.	10%	90%		1.75%	2.25%	0.00%	0.50%	2.42%
Canadian Stocks (Dynamic) ²	Dynamic Canadian Value Fund – A Series	Diversified portfolio composed of stocks of Canadian companies of all market capitalizations. Security selection according to a value-oriented investment approach.	10%	90%		1.75%	2.25%	0.00%	0.50%	2.43%
Canadian Stocks Small Cap. (Fidelity) ²	Fidelity Canadian Opportunities Fund – A Series	Diversified portfolio composed of stocks of small- and medium-capitalization Canadian companies. Management style that favours a fundamental bottom-up approach.	10%	90%		1.75%	2.25%	0.00%	0.50%	2.49%
Canadian Stocks (Leon Frazer) ²	IA Clarington Canadian Conservative Equity Fund – A Series	Diversified portfolio composed of stocks of large-capitalization Canadian companies. Security selection according to a value-oriented investment approach.	10%	90%		1.75%	2.25%	0.00%	0.50%	2.47%
Global Dividend (Dynamic) ²	Dynamic Global Dividend Fund – Series A	Widely-diversified portfolio composed primarily of equity securities of companies located throughout the world. Security selection according to a value investment approach that favours companies that can initiate or increase their dividends.	10%		90%	1.75%	2.25%	0.00%	0.50%	2.45%
Global Stocks (Templeton) ²	Templeton Growth Fund Ltd – A Series	Diversified portfolio composed of stocks of medium- and large-capitalization companies from various global financial markets. Security selection according to a value-oriented investment approach.	10%		90%	1.75%	2.25%	0.00%	0.50%	2.25%
Global Stocks (Oppenheimer) ²	IA Clarington Global Equity Fund – A Series	Diversified portfolio primarily composed of securities of large-capitalization North American or foreign companies located throughout the world. Security selection according to a growth-based investment approach.	10%		90%	1.75%	2.25%	0.00%	0.50%	2.48%
NorthStar [®] (Fidelity) ²	Fidelity NorthStar [®] Fund – A Series	Diversified portfolio composed of stocks of companies operating throughout the world and in all market capitalizations.	10%		90%	1.75%	2.25%	0.00%	0.50%	2.47%
Global Equity (Mackenzie Cundill) ²	Mackenzie Cundill Value Fund – A Series	Diversified portfolio composed of global equities. A deep value-based investment approach is followed to invest in companies trading at a substantial discount to Cundill's estimated net asset value.	10%		90%	1.75%	2.25%	0.00%	0.50%	2.43%
International Stocks (Templeton) ²	Templeton International Stock Fund – A Series	Diversified portfolio composed of stocks of companies established outside of Canada and the United States. Security selection according to a value-based investment approach.	10%		90%	1.75%	2.25%	0.00%	0.50%	2.57%
European Stocks (Fidelity) ²	Fidelity Europe Fund – A Series	Diversified portfolio composed of stocks of large-capitalization European companies. Management style that favours a bottom-up approach.	10%		90%	1.75%	2.25%	0.00%	0.50%	2.56%
U.S. Stocks (McLean Budden) ²	IA Clarington American Fund – A Series	Diversified portfolio composed of stocks of large-capitalization U.S. companies.	10%		90%	1.75%	2.25%	0.00%	0.50%	2.46%
Emerging Markets (Mackenzie Cundill) ²	Mackenzie Cundill Emerging Markets Fund (Canada) – A Series	Diversified portfolio composed of stocks of large- and medium-capitalization companies from numerous emerging countries. Security selection according to a value-based investment approach.	10%		90%	1.75%	2.25%	0.00%	0.50%	2.74%
Global Health Care (Renaissance) ²	Renaissance Global Health Care Fund – A Series	Diversified portfolio composed primarily of stocks of companies in the U.S. operating in the healthcare sector. Sector-based management using a bottom-up approach.	10%		90%	1.75%	2.25%	0.00%	0.50%	3.14%



Index Accounts	Main Investments	DESCRIPTION OF THE INDEX	Asset Allocation			Series IV		Series IV Plus (low fees)	
			Income	Canadian Stocks	Foreign Stocks	Current Annual Fees ¹	Guaranteed Maximum Fees	Current Annual Fees ¹	Guaranteed Maximum Fees
MARKET INDICES									
FINANCIAL INDEX USED									
Money Market	Bank of Canada's target for the overnight rate	Portfolio composed entirely of overnight funds.	100%			2.00%	2.75%	0.80%	1.55%
Bonds	DEX Universe Bond Index	Faithful reproduction of the Canadian bond market. It is composed of federal, provincial, municipal and corporate bonds.	100%			3.25%	3.50%	2.05%	2.30%
Global Bonds	Citigroup World Government Bond Index (\$CAN)	Composed of a large variety of government bonds issued internationally, and supranational bonds.	100%			3.50%	3.75%	2.30%	2.55%
Canadian Stocks	S&P/TSX 60, total return	Composed of 60 securities from Canadian companies with strong balance sheets. These securities are distributed among 10 industrial sectors and are represented in the Toronto Stock Exchange.	10%	90%		3.25%	3.50%	2.05%	2.30%
Global Stocks	MSCI World, total net return (\$CAN)	One of the best known international indicators, it is composed of securities of companies operating primarily in North America, Europe and Asia.	10%		90%	3.75%	4.00%	2.55%	2.80%
International Stocks	MSCI – EAFE, total net return (\$CAN)	Composed of securities of companies from numerous industrialized countries operating in Europe, Australasia and the Far East.	10%		90%	3.75%	4.00%	2.55%	2.80%
European Stocks	MSCI – Europe, total net return (\$CAN)	Composed of European securities from numerous countries including primarily Great Britain, Germany, France and Switzerland.	10%		90%	3.75%	4.00%	2.55%	2.80%
U.S. Stocks	S&P 500, total return (\$CAN)	The best indicator of the U.S. stock market. It is composed of 500 securities from more than 10 industrial sectors.	10%		90%	3.25%	3.50%	2.05%	2.30%
U.S. Stocks/DAQ	Nasdaq 100, return (\$CAN)	Composed of 100 issues of companies that are among the largest on the NASDAQ, which offer high-technology products and services (computer hardware, software, telecommunications, biotechnology).	10%		90%	3.50%	3.75%	2.30%	2.55%
DIVERSIFIED STRATEGY									
Prudent Account	Combination of 5 GENESIS index accounts, total return (\$CAN)	Distribution of assets between Treasury bills, bonds, Canadian, U.S. and international stocks.	72%	10%	18%	3.15%	3.46%	1.95%	2.26%
Moderate Account	Combination of 5 GENESIS index accounts, total return (\$CAN)	Distribution of assets between Treasury bills, bonds, Canadian, U.S. and international stocks.	60%	14%	26%	3.19%	3.49%	1.99%	2.29%
Balanced Account	Combination of 5 GENESIS index accounts, total return (\$CAN)	Distribution of assets between Treasury bills, bonds, Canadian, U.S. and international stocks.	48%	18%	34%	3.24%	3.53%	2.04%	2.33%
Growth Account	Combination of 5 GENESIS index accounts, total return (\$CAN)	Distribution of assets between Treasury bills, bonds, Canadian, U.S. and international stocks.	36%	22%	42%	3.28%	3.56%	2.08%	2.36%
Aggressive Account	Combination of 5 GENESIS index accounts, total return (\$CAN)	Distribution of assets between Treasury bills, bonds, Canadian, U.S. and international stocks.	24%	26%	50%	3.33%	3.60%	2.13%	2.40%

Our Portfolio Managers

¹ The annual fees are as of September 2009 and cannot exceed the guaranteed annual maximum fees. Consult our website at www.inalco.com or www.iapacific.com to find out the current annual fees. These fees are found in GENESIS Info, the quarterly review of index accounts.

² The GENESIS universal life policy is not a product of the external managers, and they offer no guarantee on the returns of this policy. The contractholder has no direct or indirect rights with regards to the units in the underlying fund or any other funds of the same family.

³ The account reflects the performance of the underlying fund and its return is net of external management fees. These fees are as of September 2009 and are subject to change without notice from the external manager.

To offer you higher returns, most GENESIS index accounts reflect the total return* of recognized financial indices, an advantage of 1% to 3% per year.

Why settle for just the simple value of the index when you can maximize your returns through GENESIS dividend payments?

* The total return includes fluctuations in stock market values and the return in dividends declared to the shareholders net of income tax withholding rates by the companies that make up the index. All GENESIS market index accounts offer a total return, except Money Market, Global Bonds and U.S. Stocks/DAQ.

INVESTMENT OPTIONS

GUARANTEED INTEREST ACCOUNTS

Guaranteed interest accounts provide greater capital protection and a stable income. They are suited to conservative investors with a short- to medium-term investment horizon.

GUARANTEED INTEREST ACCOUNTS ARE AVAILABLE IN TWO FORMS:

5-Year Average Account: The interest rate credited to the 5-year average account varies according to the average weighted return of a securities portfolio with terms of 5 years or less. This account guarantees the investor a minimum return equal to 90% of the return on 3 to 5 year Canada bonds, less 1.75% or 1.05% with the low fees option bonus. However, the credited interest rate will never be lower than 1% or 1.70% with the low fees bonus option.

Fixed-Term Accounts: Fixed-term accounts are offered for terms of 1 to 5 years and 10 years. They are credited with a fixed interest rate for the entire term. These accounts guarantee the investor a minimum return equal to 90% of the return of Canada bonds of the same term, less 1.75% or 1.05% with the low fees option bonus. However, the credited interest rate will never be lower than 3% for the 10-year term, 2% for the 5-year term, and 1% for the 4-year term (no minimum for terms of 1 to 3 years). If the low fees bonus option is chosen, the rate will never be lower than 3.70% for the 10-year term, 2.70% for the 5-year term, 1.70% for the 4-year term and 0.70% for 1 to 3 year terms.

INDEX ACCOUNTS*

Index accounts allow investors to take advantage of the higher return prospects of financial markets. They provide a return equal to 100% of the total return of the financial indices used, less the annual fees.** GENESIS investment options are primarily suited to medium- and long-term investors who are willing to assume a certain level of volatility on their investments. The Company also guarantees that there will always be a minimum of three index accounts available in the GENESIS universal life policy.

INDEX ACCOUNTS ARE OFFERED IN THREE FORMS:

Market Index Accounts:

These accounts aim to reproduce the return of a recognized reference index, rather than exceed it. The interest rate credited for each of these accounts is equal to 100% of the compound return of the index, including any net dividends, minus current annual fees.

Diversified Strategy Accounts:

Designed specifically for investors who are seeking a diversified investment portfolio that provides peace of mind. The interest rate credited on each of these accounts is equal to 100% of the return of a model portfolio composed of five market index accounts, rebalanced monthly to maintain the target allocation. The interest rate credited is net of the proportional fees for each account.

Active Management Accounts:

These accounts aim to exceed the return of a reference index. The interest rate credited for each of these accounts is equal to 100% of the net compound return of the underlying fund, including any net dividends, minus current annual fees.

*Index accounts: Series IV and Series IV Plus

**These fees cannot exceed the maximum guaranteed in the contract.

