

**GENESIS INFO IN BRIEF**
**Table of net returns as at December 31, 2009 Series IV**

	Simple returns <sup>1</sup>			Compound annual returns				Current Annual fees %	Fees of the <sup>2</sup> underlying fund %	Investment Advisor
	1 month %	3 months %	YTD %	1 year %	3 years %	5 years %	10 years %			
<b>INCOME</b>										
Money Market	(0.1)	(0.4)	(1.6)	(1.6)	0.6	0.9	1.2*	2.00	-	Industrial Alliance
Bond	(1.7)	(1.0)	2.0	2.0	1.8	1.8	3.3*	3.25	-	Industrial Alliance
Canadian Bond (IA)	(1.7)	(1.0)	2.7	2.7	1.8	1.9*	2.8*	1.75	1.79	Industrial Alliance
Global Bond	(6.3)	(5.1)	(15.4)	(15.4)	0.7	(1.9)*	(0.3)*	3.50	-	Industrial Alliance
<b>DIVERSIFIED</b>										
Prudent Account	(0.8)	(0.3)	5.4	5.4	(0.6)	1.5	1.6*	3.15	-	Industrial Alliance
Moderate Account	(0.5)	0.0	7.0	7.0	(1.7)	1.4	1.0*	3.19	-	Industrial Alliance
Balanced Account	(0.2)	0.2	8.5	8.5	(2.9)	1.1	0.3*	3.24	-	Industrial Alliance
Growth Account	0.1	0.4	10.0	10.0	(4.2)	0.8	(0.5)*	3.28	-	Industrial Alliance
Aggressive Account	0.3	0.7	11.5	11.5	(5.5)	0.5	(1.3)*	3.33	-	Industrial Alliance
Diversified (IA)	1.5	2.6	20.0	20.0	(1.1)	2.2*	-	1.75	2.33	Industrial Alliance
Diversified (Fidelity)	1.3	1.4	22.4	22.4	0.3	4.4*	3.5*	1.75	2.38	Fidelity
Global Diversified (Catapult)	1.5	3.4	16.9	16.9	(7.7)*	(2.6)*	-	1.75	2.49	Catapult
<b>CANADIAN STOCKS</b>										
Dividend Income (IA)	3.7	3.5	18.5	18.5	(5.9)	0.4*	6.3*	1.75	1.89	Industrial Alliance
Dividend Growth (IA)	2.6	2.4	26.4	26.4	(2.1)	5.3*	8.9*	1.75	2.56	Industrial Alliance
Canadian Stock	1.9	1.7	27.7	27.7	(2.9)	5.2	2.2*	3.25	-	Industrial Alliance
Canadian Stock (IA)	2.7	1.1	19.4	19.4	1.2	6.1*	-	1.75	2.46	Industrial Alliance
Canadian Stock (Fidelity)	2.1	2.6	28.0	28.0	(3.1)	4.9	4.7*	1.75	2.43	Fidelity
Canadian Stock (Dynamic)	2.6	2.4	40.6	40.6	0.6	9.5*	8.7*	1.75	2.41	Dynamic
Canadian Stock Small Cap. (Fidelity)	2.2	2.5	20.9	20.9	(6.1)	(0.4)*	2.4*	1.75	2.50	Fidelity
Canadian Stock (Leon Frazer)	4.3	5.6	22.4	22.4	(1.5)	3.1*	6.6*	1.75	2.47	Leon Frazer
<b>US &amp; INTERNATIONAL STOCKS</b>										
Global Dividend (Dynamic)	3.2	7.9	15.2	15.2	(4.4)*	-	-	1.75	2.59	Dynamic
Global Stock	0.4	0.6	7.0	7.0	(12.3)	(4.5)	(7.0)*	3.75	-	Industrial Alliance
Global Stock (Templeton)	1.8	1.0	9.3	9.3	(11.7)	(3.3)*	(2.8)*	1.75	2.25	Templeton
Global Stock (Mackenzie Cundill)	2.8	7.0	45.9	45.9	(3.3)*	1.4*	5.6*	1.75	2.42	Mackenzie Cundill
Global Stock (Oppenheimer)	0.9	1.6	13.3	13.3	(11.4)*	(3.5)*	(3.8)*	1.75	2.48	Oppenheimer
NorthStar® (Fidelity)	3.1	1.5	21.8	21.8	(8.2)	(2.0)*	-	1.75	2.47	Fidelity
International Stock	0.1	(1.2)	8.5	8.5	(12.7)	(3.0)	(5.7)*	3.75	-	Industrial Alliance
International Stock (Templeton)	1.3	0.0	18.3	18.3	(10.0)	(0.5)	(3.1)*	1.75	2.57	Templeton
European Stock	0.2	(0.2)	11.8	11.8	(12.7)	(2.7)	(4.9)*	3.75	-	Industrial Alliance
European Stock (Fidelity)	0.5	(0.5)	8.2	8.2	(8.0)	2.4*	(3.6)*	1.75	2.56	Fidelity
U.S. Stock	0.6	2.6	4.2	4.2	(12.2)	(5.7)	(7.4)*	3.25	-	Industrial Alliance
U.S. Stock (McLean Budden)	0.6	2.6	7.7	7.7	(10.0)	(4.6)*	-	1.75	2.46	McLean Budden
<b>SPECIALTY</b>										
Emerging Markets (Mackenzie Cundill)	2.9	6.3	49.0	49.0	(1.9)	7.1*	2.0*	1.75	2.74	Mackenzie Cundill
Global Health Care (Renaissance)	2.6	3.6	0.3	0.3	(6.9)	(1.0)*	6.9*	1.75	3.14	CIBC
U.S. Stock / DAQ	3.9	4.7	26.7	26.7	(5.1)	(3.5)	(12.7)*	3.50	-	Industrial Alliance

Returns after deduction of current annual fees. Past performance is not a guarantee of future returns

<sup>1</sup> The rates for the period are non-annualized.

<sup>2</sup> These fees are as at September 2009 and are subject to change without notice from the external manager.

\* Simulation of past returns as if the Account had been in effect for these periods. The returns were calculated according to the management expense ratios for the period concerned.