

GENESIS INFO IN BRIEF
Table of net returns as at September 30, 2011 Series IV

	Simple returns ¹			Compound annual returns				Current Annual fees %	Fees of the ² underlying fund %	Investment Advisor
	1 month %	3 months %	YTD %	1 year %	3 years %	5 years %	10 years %			
INCOME										
Money Market	(0.1)	(0.3)	(0.7)	(1.0)	(1.2)	0.0	0.4*	2.00	-	Industrial Alliance
Bond	1.5	4.3	4.8	3.3	4.6	2.7	3.1*	3.25	-	Industrial Alliance
Canadian Bond (IA)	1.5	3.9	4.4	3.0	4.5	2.6	2.6*	1.75	1.84	Industrial Alliance
DIVERSIFIED										
Prudent Account	(0.4)	(0.7)	(0.4)	0.1	2.4	0.9	2.1*	3.15	-	Industrial Alliance
Moderate Account	(1.1)	(2.5)	(2.2)	(0.9)	1.7	0.1	1.8*	3.19	-	Industrial Alliance
Balanced Account	(1.8)	(4.3)	(4.0)	(2.0)	1.0	(0.6)	1.4*	3.24	-	Industrial Alliance
Growth Account	(2.6)	(6.1)	(5.8)	(3.2)	0.2	(1.4)	0.9*	3.28	-	Industrial Alliance
Aggressive Account	(3.3)	(7.8)	(7.7)	(4.3)	(0.7)	(2.3)	0.5*	3.33	-	Industrial Alliance
Diversified (IA)	(4.8)	(7.7)	(8.4)	(3.9)	2.7	0.3	2.0*	1.75	2.42	Industrial Alliance
Diversified (Fidelity)	(5.0)	(6.3)	(8.6)	(3.2)	1.7	1.2	3.9*	1.75	2.46	Fidelity
Global Diversified (Aston Hill)	(5.4)	(9.4)	(8.8)	(3.6)	(0.1)	(2.2)*	(2.3)*	1.75	2.62	Aston Hill
CANADIAN STOCKS										
Dividend Income (IA)	(5.8)	(12.1)	(12.0)	(9.7)	(2.9)	(4.0)	3.5*	1.75	1.89	Industrial Alliance
Dividend Growth (IA)	(4.9)	(9.4)	(8.1)	(3.3)	0.9	0.5	6.4*	1.75	2.46	Industrial Alliance
Canadian Stock	(8.3)	(12.8)	(13.7)	(7.3)	(2.3)	(0.9)	4.2*	3.25	-	Industrial Alliance
Canadian Stock (IA)	(9.7)	(16.4)	(19.5)	(16.0)	(4.9)	0.1	3.1*	1.75	2.37	Industrial Alliance
Canadian Stock (Fidelity)	(6.7)	(10.3)	(11.8)	(4.5)	(1.4)	(0.6)	4.7*	1.75	2.49	Fidelity
Canadian Stock (Dynamic)	(14.3)	(20.1)	(25.5)	(18.6)	(1.4)	(1.2)	6.3*	1.75	2.34	Dynamic
Canadian Stock Small Cap. (Fidelity)	(8.0)	(10.0)	(13.1)	(2.8)	10.9	5.3	7.0*	1.75	2.44	Fidelity
Canadian Stock (Leon Frazer)	(4.6)	(7.2)	(3.6)	0.5	3.7	1.1	5.3*	1.75	2.43	Leon Frazer
US & INTERNATIONAL STOCKS										
Global Dividend (Dynamic)	1.2	(6.8)	(4.1)	3.1	1.5	(1.6)*	-	1.75	2.39	Dynamic
Global Stock	(3.3)	(11.0)	(10.8)	(7.1)	(4.4)	(7.1)	(4.2)*	3.75	-	Industrial Alliance
Global Stock (Templeton)	(3.2)	(11.2)	(10.5)	(6.2)	(3.7)	(6.9)	(2.2)*	1.75	2.50	Templeton
Global Stock (Mackenzie Cundill)	(9.8)	(18.1)	(18.0)	(10.6)	3.2*	(1.5)*	3.1*	1.75	2.16	Mackenzie Cundill
Global Stock (IA)	(4.1)	(14.1)	(12.2)	(8.3)	(1.9)	(6.1)*	(2.1)*	1.75	2.67	Industrial Alliance
NorthStar® (Fidelity)	(4.4)	(11.0)	(12.1)	(6.3)	(0.4)	(3.9)	-	1.75	2.55	Fidelity
International Stock	(4.2)	(13.6)	(13.7)	(11.9)	(5.4)	(8.3)	(3.0)*	3.75	-	Industrial Alliance
International Stock (Templeton)	(4.9)	(14.3)	(13.9)	(12.4)	(4.1)	(6.3)	(2.2)*	1.75	2.73	Templeton
European Stock	(5.8)	(17.4)	(14.3)	(14.3)	(7.0)	(8.9)	(3.2)*	3.75	-	Industrial Alliance
European Stock (Fidelity)	(5.5)	(17.6)	(17.2)	(14.8)	(7.1)	(4.8)	(0.7)*	1.75	2.57	Fidelity
U.S. Stock	(1.6)	(8.0)	(7.1)	(1.5)	(3.0)	(5.9)	(4.8)*	3.25	-	Industrial Alliance
U.S. Stock (McLean Budden)	(3.9)	(11.6)	(13.0)	(8.2)	(5.9)	(7.0)	(6.3)*	1.75	2.49	McLean Budden
SPECIALTY										
Emerging Markets (Mackenzie Cundill)	(11.5)	(20.1)	(28.0)	(18.6)	1.4	(0.5)	6.3*	1.75	2.80	Mackenzie Cundill
Global Health Care (Renaissance)	0.7	(6.4)	2.5	3.8	0.0	(2.9)	(0.5)*	1.75	3.28	CIBC
U.S. Stock / DAQ	1.1	(1.7)	(1.9)	4.3	5.8	0.2	(1.6)*	3.50	-	Industrial Alliance

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

¹ The rates for the period are non-annualized.

² These fees are as at September 2011 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.