

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

	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	0.0	0.1	0.1	0.2	0.0	1.3	1.6*	0.80	-	Industrial Alliance
Bond	1.6	4.6	5.8	4.5	5.9	3.9	4.3*	2.05	-	Industrial Alliance
Canadian Bond (IA)	1.6	4.4	5.8	4.8	6.4	4.4	4.4*	0.00	1.84	Industrial Alliance
DIVERSIFIED										
Prudent Account	(0.3)	(0.4)	0.5	1.3	3.6	2.1	3.3*	1.95	-	Industrial Alliance
Moderate Account	(1.0)	(2.2)	(1.3)	0.3	2.9	1.4	3.0*	1.99	-	Industrial Alliance
Balanced Account	(1.7)	(4.0)	(3.1)	(0.9)	2.2	0.6	2.6*	2.04	-	Industrial Alliance
Growth Account	(2.5)	(5.8)	(5.0)	(2.0)	1.4	(0.2)	2.2*	2.08	-	Industrial Alliance
Aggressive Account	(3.2)	(7.6)	(6.8)	(3.2)	0.5	(1.1)	1.7*	2.13	-	Industrial Alliance
Diversified (IA)	(4.6)	(7.3)	(7.2)	(2.2)	4.5	2.1	3.8*	0.00	2.42	Industrial Alliance
Diversified (Fidelity)	(4.9)	(5.9)	(7.4)	(1.5)	3.5	3.0	5.7*	0.00	2.46	Fidelity
Global Diversified (Aston Hill)	(5.3)	(9.0)	(7.6)	(1.9)	1.6	(0.5)*	(0.6)*	0.00	2.62	Aston Hill
CANADIAN STOCKS										
Dividend Income (IA)	(5.7)	(11.7)	(10.9)	(8.2)	(1.2)	(2.3)	5.3*	0.00	1.89	Industrial Alliance
Dividend Growth (IA)	(4.8)	(9.0)	(6.9)	(1.6)	2.7	2.2	8.3*	0.00	2.46	Industrial Alliance
Canadian Stock	(8.2)	(12.5)	(12.9)	(6.2)	(1.2)	0.3	5.5*	2.05	-	Industrial Alliance
Canadian Stock (IA)	(9.6)	(16.0)	(18.5)	(14.5)	(3.3)	1.8	4.9*	0.00	2.37	Industrial Alliance
Canadian Stock (Fidelity)	(6.5)	(9.9)	(10.7)	(2.8)	0.3	1.2	6.5*	0.00	2.49	Fidelity
Canadian Stock (Dynamic)	(14.2)	(19.7)	(24.5)	(17.1)	0.3	0.5	8.1*	0.00	2.34	Dynamic
Canadian Stock Small Cap. (Fidelity)	(7.8)	(9.6)	(12.0)	(1.1)	12.8	7.1	8.9*	0.00	2.44	Fidelity
Canadian Stock (Leon Frazer)	(4.4)	(6.7)	(2.4)	2.3	5.5	2.9	7.2*	0.00	2.43	Leon Frazer
US & INTERNATIONAL STOCKS										
Global Dividend (Dynamic)	1.4	(6.4)	(2.8)	4.9	3.3	0.1*	-	0.00	2.39	Dynamic
Global Stock	(3.2)	(10.7)	(10.0)	(5.9)	(3.2)	(5.9)	(3.0)*	2.55	-	Industrial Alliance
Global Stock (Templeton)	(3.0)	(10.8)	(9.3)	(4.6)	(2.0)	(5.3)	(0.5)*	0.00	2.50	Templeton
Global Stock (Mackenzie Cundill)	(9.7)	(17.8)	(16.9)	(9.0)	5.1*	0.3*	5.0*	0.00	2.16	Mackenzie Cundill
Global Stock (IA)	(3.9)	(13.8)	(11.0)	(6.7)	(0.2)	(4.5)*	(0.4)*	0.00	2.67	Industrial Alliance
NorthStar® (Fidelity)	(4.2)	(10.6)	(10.9)	(4.6)	1.4	(2.2)	-	0.00	2.55	Fidelity
International Stock	(4.1)	(13.3)	(12.9)	(10.9)	(4.3)	(7.2)	(1.8)*	2.55	-	Industrial Alliance
International Stock (Templeton)	(4.8)	(13.9)	(12.8)	(10.8)	(2.4)	(4.7)	(0.5)*	0.00	2.73	Templeton
European Stock	(5.7)	(17.2)	(13.5)	(13.3)	(5.8)	(7.8)	(2.0)*	2.55	-	Industrial Alliance
European Stock (Fidelity)	(5.4)	(17.3)	(16.1)	(13.3)	(5.4)	(3.1)	1.0*	0.00	2.57	Fidelity
U.S. Stock	(1.5)	(7.8)	(6.3)	(0.3)	(1.8)	(4.8)	(3.6)*	2.05	-	Industrial Alliance
U.S. Stock (McLean Budden)	(3.7)	(11.2)	(11.9)	(6.6)	(4.3)	(5.4)	(4.7)*	0.00	2.49	McLean Budden
SPECIALTY										
Emerging Markets (Mackenzie Cundill)	(11.4)	(19.7)	(27.1)	(17.2)	3.2	1.3	8.2*	0.00	2.80	Mackenzie Cundill
Global Health Care (Renaissance)	0.8	(6.0)	3.8	5.6	1.8	(1.2)	1.2*	0.00	3.28	CIBC
U.S. Stock / DAQ	1.2	(1.5)	(1.0)	5.6	7.1	1.4	(0.4)*	2.30	-	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.