

GENESIS INFO IN BRIEF
Table of net returns as at October 31, 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)	(0.8)	(1.0)	(1.3)	0.0	0.4*	2.00	-	Industrial Alliance
Bond	(0.7)	1.7	4.1	2.6	4.8	2.5	2.7*	3.25	-	Industrial Alliance
Canadian Bond (IA)	(0.6)	1.5	3.8	2.4	4.7	2.4	2.4*	1.75	1.84	Industrial Alliance
DIVERSIFIED										
Prudent Account	1.0	0.2	0.6	0.6	3.8	0.8	2.0*	3.15	-	Industrial Alliance
Moderate Account	1.7	(0.4)	(0.5)	(0.1)	3.7	0.1	1.7*	3.19	-	Industrial Alliance
Balanced Account	2.4	(0.9)	(1.7)	(0.8)	3.6	(0.6)	1.4*	3.24	-	Industrial Alliance
Growth Account	3.0	(1.6)	(3.0)	(1.6)	3.3	(1.4)	1.1*	3.28	-	Industrial Alliance
Aggressive Account	3.7	(2.2)	(4.2)	(2.4)	3.1	(2.2)	0.7*	3.33	-	Industrial Alliance
Diversified (IA)	3.6	(3.1)	(5.1)	(2.2)	6.8	0.6	2.2*	1.75	2.42	Industrial Alliance
Diversified (Fidelity)	2.9	(3.1)	(5.9)	(1.9)	6.5	1.0	4.0*	1.75	2.46	Fidelity
Global Diversified (Aston Hill)	5.1	(5.2)	(4.2)	(1.0)	4.3	(1.7)*	(2.0)*	1.75	2.62	Aston Hill
CANADIAN STOCKS										
Dividend Income (IA)	5.5	(4.3)	(7.2)	(6.7)	2.2	(3.5)	4.1*	1.75	1.89	Industrial Alliance
Dividend Growth (IA)	3.8	(2.2)	(4.6)	(1.3)	6.5	0.4	6.9*	1.75	2.46	Industrial Alliance
Canadian Stock	4.6	(5.0)	(9.8)	(4.8)	5.2	(0.8)	4.7*	3.25	-	Industrial Alliance
Canadian Stock (IA)	4.7	(7.8)	(15.8)	(13.7)	2.2	0.0	3.7*	1.75	2.37	Industrial Alliance
Canadian Stock (Fidelity)	4.6	(3.7)	(7.8)	(2.1)	6.3	(0.6)	4.9*	1.75	2.49	Fidelity
Canadian Stock (Dynamic)	8.3	(12.7)	(19.2)	(12.3)	7.3	(0.5)	7.1*	1.75	2.34	Dynamic
Canadian Stock Small Cap. (Fidelity)	3.2	(4.4)	(10.4)	(2.4)	18.1	4.9	7.0*	1.75	2.44	Fidelity
Canadian Stock (Leon Frazer)	3.7	(0.7)	(0.1)	3.5	7.6	1.4	5.7*	1.75	2.43	Leon Frazer
US & INTERNATIONAL STOCKS										
Global Dividend (Dynamic)	(2.0)	(6.5)	(6.0)	(1.8)	4.2	(2.5)*	-	1.75	2.39	Dynamic
Global Stock	5.2	(3.3)	(6.2)	(4.4)	(0.3)	(6.9)	(3.9)*	3.75	-	Industrial Alliance
Global Stock (Templeton)	6.7	(4.1)	(4.6)	(3.4)	1.6	(6.3)	(1.9)*	1.75	2.50	Templeton
Global Stock (Mackenzie Cundill)	8.1	(10.1)	(11.4)	(5.4)	10.9*	(0.1)*	3.7*	1.75	2.16	Mackenzie Cundill
Global Stock (IA)	5.6	(4.8)	(7.2)	(5.7)	3.0	(5.8)*	(2.1)*	1.75	2.67	Industrial Alliance
NorthStar® (Fidelity)	2.1	(6.6)	(10.2)	(5.7)	4.3	(4.2)	-	1.75	2.55	Fidelity
International Stock	4.5	(6.9)	(9.7)	(9.9)	(1.1)	(8.3)	(2.8)*	3.75	-	Industrial Alliance
International Stock (Templeton)	5.7	(7.5)	(9.0)	(9.3)	2.4	(6.1)	(1.9)*	1.75	2.73	Templeton
European Stock	6.9	(7.4)	(8.4)	(11.0)	(1.5)	(8.6)	(2.9)*	3.75	-	Industrial Alliance
European Stock (Fidelity)	5.0	(9.6)	(13.1)	(13.7)	(0.8)	(4.8)	(1.2)*	1.75	2.57	Fidelity
U.S. Stock	5.8	0.7	(1.8)	1.7	0.5	(5.5)	(4.4)*	3.25	-	Industrial Alliance
U.S. Stock (McLean Budden)	6.8	(2.1)	(7.1)	(4.2)	(2.1)	(6.4)	(5.9)*	1.75	2.49	McLean Budden
SPECIALTY										
Emerging Markets (Mackenzie Cundill)	2.8	(19.5)	(26.0)	(19.2)	10.2	(0.9)	6.3*	1.75	2.80	Mackenzie Cundill
Global Health Care (Renaissance)	2.2	0.1	4.7	5.7	2.7	(2.7)	(0.5)*	1.75	3.28	CIBC
U.S. Stock / DAQ	5.2	3.1	3.2	4.6	9.1	0.2	(2.7)*	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.