

GENESIS INFO IN BRIEF
Table of net returns as at October 31, 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	0.2	0.2	(0.1)	1.2	1.6*	0.80	-	Industrial Alliance
Bond	(0.6)	2.0	5.2	3.8	6.1	3.7	3.9*	2.05	-	Industrial Alliance
Canadian Bond (IA)	(0.5)	2.0	5.3	4.2	6.6	4.2	4.2*	0.00	1.84	Industrial Alliance
DIVERSIFIED										
Prudent Account	1.1	0.5	1.6	1.8	5.1	2.0	3.2*	1.95	-	Industrial Alliance
Moderate Account	1.8	(0.1)	0.5	1.1	5.0	1.3	2.9*	1.99	-	Industrial Alliance
Balanced Account	2.5	(0.6)	(0.8)	0.4	4.8	0.6	2.6*	2.04	-	Industrial Alliance
Growth Account	3.1	(1.3)	(2.0)	(0.4)	4.6	(0.2)	2.3*	2.08	-	Industrial Alliance
Aggressive Account	3.8	(1.9)	(3.3)	(1.2)	4.3	(1.0)	1.9*	2.13	-	Industrial Alliance
Diversified (IA)	3.7	(2.6)	(3.7)	(0.4)	8.7	2.4	4.0*	0.00	2.42	Industrial Alliance
Diversified (Fidelity)	3.1	(2.6)	(4.5)	(0.2)	8.4	2.8	5.9*	0.00	2.46	Fidelity
Global Diversified (Aston Hill)	5.3	(4.8)	(2.8)	0.8	6.1	0.0*	(0.3)*	0.00	2.62	Aston Hill
CANADIAN STOCKS										
Dividend Income (IA)	5.6	(3.9)	(5.9)	(5.1)	4.0	(1.8)	5.9*	0.00	1.89	Industrial Alliance
Dividend Growth (IA)	3.9	(1.7)	(3.2)	0.5	8.4	2.2	8.8*	0.00	2.46	Industrial Alliance
Canadian Stock	4.7	(4.7)	(8.8)	(3.7)	6.5	0.4	6.0*	2.05	-	Industrial Alliance
Canadian Stock (IA)	4.8	(7.4)	(14.5)	(12.2)	4.0	1.7	5.6*	0.00	2.37	Industrial Alliance
Canadian Stock (Fidelity)	4.7	(3.3)	(6.5)	(0.4)	8.2	1.2	6.7*	0.00	2.49	Fidelity
Canadian Stock (Dynamic)	8.5	(12.3)	(18.1)	(10.7)	9.2	1.2	9.0*	0.00	2.34	Dynamic
Canadian Stock Small Cap. (Fidelity)	3.3	(4.0)	(9.0)	(0.7)	20.2	6.8	8.9*	0.00	2.44	Fidelity
Canadian Stock (Leon Frazer)	3.9	(0.3)	1.4	5.3	9.5	3.2	7.5	0.00	2.43	Leon Frazer
US & INTERNATIONAL STOCKS										
Global Dividend (Dynamic)	(1.9)	(6.1)	(4.6)	(0.1)	6.1	(0.8)*	-	0.00	2.39	Dynamic
Global Stock	5.3	(3.0)	(5.3)	(3.3)	0.9	(5.8)	(2.8)*	2.55	-	Industrial Alliance
Global Stock (Templeton)	6.8	(3.6)	(3.2)	(1.7)	3.4	(4.7)	(0.2)*	0.00	2.50	Templeton
Global Stock (Mackenzie Cundill)	8.3	(9.7)	(10.1)	(3.7)	12.9*	1.7*	5.5*	0.00	2.16	Mackenzie Cundill
Global Stock (IA)	5.8	(4.3)	(5.9)	(4.0)	4.8	(4.1)*	(0.3)*	0.00	2.67	Industrial Alliance
NorthStar® (Fidelity)	2.3	(6.2)	(8.9)	(4.0)	6.2	(2.5)	-	0.00	2.55	Fidelity
International Stock	4.6	(6.6)	(8.8)	(8.8)	0.1	(7.2)	(1.6)*	2.55	-	Industrial Alliance
International Stock (Templeton)	5.8	(7.0)	(7.7)	(7.7)	4.2	(4.5)	(0.2)*	0.00	2.73	Templeton
European Stock	7.0	(7.1)	(7.5)	(9.9)	(0.3)	(7.5)	(1.7)*	2.55	-	Industrial Alliance
European Stock (Fidelity)	5.1	(9.2)	(11.8)	(12.1)	0.9	(3.1)	0.5*	0.00	2.57	Fidelity
U.S. Stock	5.9	1.0	(0.8)	2.9	1.7	(4.4)	(3.3)*	2.05	-	Industrial Alliance
U.S. Stock (McLean Budden)	7.0	(1.7)	(5.7)	(2.5)	(0.4)	(4.7)	(4.3)*	0.00	2.49	McLean Budden
SPECIALTY										
Emerging Markets (Mackenzie Cundill)	2.9	(19.1)	(24.9)	(17.8)	12.2	0.8	8.1*	0.00	2.80	Mackenzie Cundill
Global Health Care (Renaissance)	2.3	0.5	6.2	7.6	4.5	(1.0)	1.2*	0.00	3.28	CIBC
U.S. Stock / DAQ	5.3	3.4	4.3	5.9	10.5	1.4	(1.5)*	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.