

GENESIS INFO IN BRIEF
Table of net returns as at November 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)	(0.2)	(0.9)	(1.0)	(1.3)	(0.1)	0.4*	2.00	-	Industrial Alliance
Bond	0.6	1.4	4.7	4.6	4.2	2.5	2.9*	3.25	-	Industrial Alliance
Canadian Bond (IA)	0.4	1.3	4.2	4.1	4.0	2.3	2.4*	1.75	1.84	Industrial Alliance
DIVERSIFIED										
Prudent Account	0.3	0.9	0.9	1.9	3.9	0.5	1.9*	3.15	-	Industrial Alliance
Moderate Account	0.2	0.7	(0.3)	1.1	4.0	(0.2)	1.6*	3.19	-	Industrial Alliance
Balanced Account	0.1	0.6	(1.6)	0.2	4.1	(1.0)	1.2*	3.24	-	Industrial Alliance
Growth Account	0.0	0.4	(3.0)	(0.7)	4.1	(1.9)	0.7*	3.28	-	Industrial Alliance
Aggressive Account	(0.1)	0.2	(4.3)	(1.6)	4.0	(2.8)	0.3*	3.33	-	Industrial Alliance
Diversified (IA)	(0.3)	(1.7)	(5.4)	(3.1)	7.5	0.1	2.0*	1.75	2.42	Industrial Alliance
Diversified (Fidelity)	(0.1)	(2.3)	(6.0)	(3.0)	7.4	0.5	3.7*	1.75	2.46	Fidelity
Global Diversified (Aston Hill)	(0.4)	(1.0)	(4.5)	(2.2)	6.5	(2.9)*	(2.3)*	1.75	2.62	Aston Hill
CANADIAN STOCKS										
Dividend Income (IA)	(0.4)	(1.1)	(7.6)	(6.3)	5.0	(3.3)	3.7*	1.75	1.89	Industrial Alliance
Dividend Growth (IA)	(0.8)	(2.1)	(5.4)	(3.0)	8.3	(0.4)	6.4*	1.75	2.46	Industrial Alliance
Canadian Stock	(0.5)	(4.6)	(10.2)	(6.8)	6.8	(1.7)	3.9*	3.25	-	Industrial Alliance
Canadian Stock (IA)	(0.2)	(5.8)	(16.0)	(14.8)	2.8	(1.4)	3.2*	1.75	2.37	Industrial Alliance
Canadian Stock (Fidelity)	(0.9)	(3.3)	(8.6)	(4.9)	8.0	(1.5)	4.2*	1.75	2.49	Fidelity
Canadian Stock (Dynamic)	(1.4)	(8.5)	(20.4)	(17.8)	8.2	(1.6)	6.5*	1.75	2.34	Dynamic
Canadian Stock Small Cap. (Fidelity)	(1.3)	(6.3)	(11.5)	(7.0)	19.5	4.2	6.3*	1.75	2.44	Fidelity
Canadian Stock (Leon Frazer)	0.0	(1.0)	0.0	2.4	9.9	1.5	5.5*	1.75	2.43	Leon Frazer
US & INTERNATIONAL STOCKS										
Global Dividend (Dynamic)	1.1	0.4	(4.9)	(0.9)	4.5	(2.4)*	-	1.75	2.39	Dynamic
Global Stock	(0.2)	1.5	(6.4)	(2.9)	1.4	(7.7)	(4.4)*	3.75	-	Industrial Alliance
Global Stock (Templeton)	(0.6)	2.7	(5.1)	(0.4)	2.7	(7.2)	(2.5)*	1.75	2.50	Templeton
Global Stock (Mackenzie Cundill)	(4.6)	(6.9)	(15.4)	(9.1)	12.1*	(1.3)*	3.1*	1.75	2.16	Mackenzie Cundill
Global Stock (IA)	0.1	1.4	(7.2)	(4.2)	5.5	(6.6)*	(2.7)*	1.75	2.67	Industrial Alliance
NorthStar® (Fidelity)	0.2	(2.2)	(10.0)	(5.9)	7.0	(4.9)	-	1.75	2.55	Fidelity
International Stock	(2.6)	(2.6)	(12.1)	(8.3)	(0.6)	(9.5)	(3.3)*	3.75	-	Industrial Alliance
International Stock (Templeton)	(2.1)	(1.7)	(11.0)	(6.8)	2.4	(7.5)	(2.4)*	1.75	2.73	Templeton
European Stock	(2.3)	(1.6)	(10.5)	(6.3)	(0.4)	(9.9)	(3.4)*	3.75	-	Industrial Alliance
European Stock (Fidelity)	(1.0)	(1.8)	(13.9)	(8.9)	1.3	(6.1)	(1.8)*	1.75	2.57	Fidelity
U.S. Stock	2.1	6.3	0.3	3.4	3.2	(5.7)	(4.8)*	3.25	-	Industrial Alliance
U.S. Stock (McLean Budden)	1.1	3.8	(6.1)	(3.3)	0.5	(6.7)	(6.3)*	1.75	2.49	McLean Budden
SPECIALTY										
Emerging Markets (Mackenzie Cundill)	(2.0)	(11.0)	(27.5)	(24.1)	11.2	(2.7)	5.5*	1.75	2.80	Mackenzie Cundill
Global Health Care (Renaissance)	(0.8)	2.1	3.9	6.4	3.3	(3.4)	(0.8)*	1.75	3.28	CIBC
U.S. Stock / DAQ	(0.5)	5.8	2.8	4.0	12.8	(0.8)	(4.1)*	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.