

GENESIS INFO IN BRIEF
Table of net returns as at November 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	0.0	0.2	0.2	(0.1)	1.1	1.6*	0.80	-	Industrial Alliance
Bond	0.7	1.7	5.9	5.8	5.5	3.7	4.1*	2.05	-	Industrial Alliance
Canadian Bond (IA)	0.6	1.7	5.9	5.9	5.9	4.1	4.2*	0.00	1.84	Industrial Alliance
DIVERSIFIED										
Prudent Account	0.4	1.2	2.0	3.1	5.1	1.8	3.1*	1.95	-	Industrial Alliance
Moderate Account	0.3	1.0	0.8	2.3	5.2	1.0	2.8*	1.99	-	Industrial Alliance
Balanced Account	0.2	0.9	(0.6)	1.4	5.3	0.2	2.4*	2.04	-	Industrial Alliance
Growth Account	0.1	0.7	(1.9)	0.5	5.3	(0.7)	2.0*	2.08	-	Industrial Alliance
Aggressive Account	0.0	0.5	(3.3)	(0.4)	5.3	(1.7)	1.5*	2.13	-	Industrial Alliance
Diversified (IA)	(0.2)	(1.2)	(3.9)	(1.4)	9.4	1.9	3.8*	0.00	2.42	Industrial Alliance
Diversified (Fidelity)	0.1	(1.8)	(4.5)	(1.3)	9.3	2.3	5.6*	0.00	2.46	Fidelity
Global Diversified (Aston Hill)	(0.2)	(0.5)	(3.0)	(0.5)	8.4	(1.2)*	(0.6)*	0.00	2.62	Aston Hill
CANADIAN STOCKS										
Dividend Income (IA)	(0.3)	(0.7)	(6.2)	(4.7)	6.8	(1.6)	5.5*	0.00	1.89	Industrial Alliance
Dividend Growth (IA)	(0.7)	(1.7)	(3.9)	(1.3)	10.2	1.4	8.3*	0.00	2.46	Industrial Alliance
Canadian Stock	(0.4)	(4.3)	(9.2)	(5.7)	8.1	(0.5)	5.1*	2.05	-	Industrial Alliance
Canadian Stock (IA)	(0.1)	(5.4)	(14.6)	(13.2)	4.6	0.4	5.0*	0.00	2.37	Industrial Alliance
Canadian Stock (Fidelity)	(0.7)	(2.8)	(7.1)	(3.2)	9.9	0.2	6.1*	0.00	2.49	Fidelity
Canadian Stock (Dynamic)	(1.3)	(8.1)	(19.1)	(16.4)	10.1	0.2	8.3*	0.00	2.34	Dynamic
Canadian Stock Small Cap. (Fidelity)	(1.2)	(5.9)	(10.1)	(5.4)	21.6	6.0	8.1*	0.00	2.44	Fidelity
Canadian Stock (Leon Frazer)	0.2	(0.5)	1.6	4.2	11.8	3.3	7.4*	0.00	2.43	Leon Frazer
US & INTERNATIONAL STOCKS										
Global Dividend (Dynamic)	1.3	0.8	(3.4)	0.9	6.4	(0.7)*	-	0.00	2.39	Dynamic
Global Stock	(0.1)	1.9	(5.3)	(1.7)	2.7	(6.6)	(3.2)*	2.55	-	Industrial Alliance
Global Stock (Templeton)	(0.4)	3.1	(3.6)	1.4	4.5	(5.5)	(0.8)*	0.00	2.50	Templeton
Global Stock (Mackenzie Cundill)	(4.5)	(6.5)	(14.1)	(7.5)	14.1*	0.5*	4.9*	0.00	2.16	Mackenzie Cundill
Global Stock (IA)	0.2	1.8	(5.7)	(2.5)	7.4	(5.0)*	(0.9)*	0.00	2.67	Industrial Alliance
NorthStar® (Fidelity)	0.3	(1.8)	(8.6)	(4.2)	8.9	(3.2)	-	0.00	2.55	Fidelity
International Stock	(2.5)	(2.3)	(11.2)	(7.1)	0.6	(8.5)	(2.1)*	2.55	-	Industrial Alliance
International Stock (Templeton)	(2.0)	(1.3)	(9.5)	(5.1)	4.3	(5.8)	(0.7)*	0.00	2.73	Templeton
European Stock	(2.2)	(1.3)	(9.5)	(5.2)	0.8	(8.8)	(2.2)*	2.55	-	Industrial Alliance
European Stock (Fidelity)	(0.8)	(1.4)	(12.5)	(7.3)	3.1	(4.4)	(0.1)*	0.00	2.57	Fidelity
U.S. Stock	2.2	6.6	1.4	4.6	4.5	(4.6)	(3.7)*	2.05	-	Industrial Alliance
U.S. Stock (McLean Budden)	1.3	4.3	(4.6)	(1.6)	2.3	(5.1)	(4.6)*	0.00	2.49	McLean Budden
SPECIALTY										
Emerging Markets (Mackenzie Cundill)	(1.9)	(10.6)	(26.4)	(22.8)	13.1	(1.0)	7.4*	0.00	2.80	Mackenzie Cundill
Global Health Care (Renaissance)	(0.7)	2.5	5.5	8.3	5.1	(1.7)	1.0*	0.00	3.28	CIBC
U.S. Stock / DAQ	(0.4)	6.1	3.9	5.2	14.2	0.4	(3.0)*	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.