

GENESIS INFO IN BRIEF
Table of net returns as at December 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)	(1.0)	(1.0)	(1.3)	(0.1)	0.4*	2.00	-	Industrial Alliance
Bond	1.4	1.3	6.2	6.2	3.8	3.0	3.1*	3.25	-	Industrial Alliance
Canadian Bond (IA)	1.3	1.2	5.6	5.6	3.7	2.8	2.6*	1.75	1.84	Industrial Alliance
DIVERSIFIED										
Prudent Account	0.6	1.8	1.5	1.5	3.4	0.6	1.9*	3.15	-	Industrial Alliance
Moderate Account	0.3	2.2	(0.1)	(0.1)	3.5	(0.3)	1.5*	3.19	-	Industrial Alliance
Balanced Account	0.0	2.5	(1.6)	(1.6)	3.6	(1.3)	1.1*	3.24	-	Industrial Alliance
Growth Account	(0.2)	2.8	(3.2)	(3.2)	3.6	(2.3)	0.6*	3.28	-	Industrial Alliance
Aggressive Account	(0.5)	3.1	(4.8)	(4.8)	3.6	(3.4)	0.1*	3.33	-	Industrial Alliance
Diversified (IA)	(1.1)	2.1	(6.5)	(6.5)	6.9	(0.3)	1.7*	1.75	2.36	Industrial Alliance
Diversified (Fidelity)	(1.3)	1.6	(7.2)	(7.2)	7.0	0.2	3.4*	1.75	2.46	Fidelity
Global Diversified (Aston Hill)	1.1	5.8	(3.5)	(3.5)	7.8	(3.3)*	(2.4)*	1.75	2.62	Aston Hill
CANADIAN STOCKS										
Dividend Income (IA)	1.6	6.7	(6.2)	(6.2)	6.2	(3.4)	3.6*	1.75	1.89	Industrial Alliance
Dividend Growth (IA)	0.1	3.0	(5.3)	(5.3)	9.4	(0.6)	6.1*	1.75	2.46	Industrial Alliance
Canadian Stock	(2.0)	2.0	(12.0)	(12.0)	7.4	(2.4)	3.4*	3.25	-	Industrial Alliance
Canadian Stock (IA)	(2.5)	1.8	(18.0)	(18.0)	1.3	(2.0)	2.6*	1.75	2.37	Industrial Alliance
Canadian Stock (Fidelity)	(1.5)	2.1	(10.0)	(10.0)	8.4	(2.0)	3.7*	1.75	2.49	Fidelity
Canadian Stock (Dynamic)	(4.0)	2.6	(23.5)	(23.5)	6.6	(2.6)	5.6*	1.75	2.44	Dynamic
Canadian Stock Small Cap. (Fidelity)	(0.4)	1.5	(11.8)	(11.8)	19.4	4.0	5.7*	1.75	2.44	Fidelity
Canadian Stock (Leon Frazer)	0.6	4.4	0.6	0.6	11.2	1.4	5.5*	1.75	2.43	Leon Frazer
US & INTERNATIONAL STOCKS										
Global Dividend (Dynamic)	(0.9)	(1.8)	(5.8)	(5.8)	4.2	(3.0)*	-	1.75	2.49	Dynamic
Global Stock	(0.6)	4.3	(7.0)	(7.0)	0.6	(8.5)	(4.6)*	3.75	-	Industrial Alliance
Global Stock (Templeton)	(1.7)	4.3	(6.7)	(6.7)	1.0	(8.3)	(2.9)*	1.75	2.50	Templeton
Global Stock (Mackenzie Cundill)	(2.1)	0.9	(17.3)	(17.3)	12.8	(2.3)*	2.6*	1.75	2.21	Mackenzie Cundill
Global Stock (IA)	(2.0)	3.6	(9.0)	(9.0)	3.1	(7.7)*	(3.2)*	1.75	2.67	Industrial Alliance
NorthStar® (Fidelity)	(1.0)	1.3	(10.9)	(10.9)	5.9	(5.5)	-	1.75	2.55	Fidelity
International Stock	(1.5)	0.2	(13.5)	(13.5)	(2.5)	(10.7)	(3.6)*	3.75	-	Industrial Alliance
International Stock (Templeton)	(2.6)	0.7	(13.3)	(13.3)	0.4	(9.0)	(2.9)*	1.75	2.73	Templeton
European Stock	(2.1)	2.2	(12.4)	(12.4)	(2.3)	(11.1)	(3.9)*	3.75	-	Industrial Alliance
European Stock (Fidelity)	(2.1)	1.8	(15.7)	(15.7)	(1.6)	(7.3)	(2.4)*	1.75	2.57	Fidelity
U.S. Stock	0.5	8.5	0.8	0.8	3.5	(6.3)	(5.0)*	3.25	-	Industrial Alliance
U.S. Stock (McLean Budden)	0.4	8.4	(5.7)	(5.7)	0.7	(7.2)	(6.4)*	1.75	2.49	McLean Budden
SPECIALTY										
Emerging Markets (Mackenzie Cundill)	(4.7)	(4.1)	(30.9)	(30.9)	7.4	(4.7)	4.5*	1.75	2.88	Mackenzie Cundill
Global Health Care (Renaissance)	1.6	3.0	5.5	5.5	1.1	(3.6)	(0.9)*	1.75	3.29	CIBC
U.S. Stock / DAQ	(1.3)	3.3	1.4	1.4	12.0	(1.0)	(4.2)*	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 December 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.