

GENESIS INFO IN BRIEF
Table of net returns as at December 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)	1.1	1.6*	0.80	-	Industrial Alliance
Bond	1.5	1.6	7.5	7.5	5.1	4.2	4.3*	2.05	-	Industrial Alliance
Canadian Bond (IA)	1.5	1.6	7.5	7.5	5.5	4.6	4.4*	0.00	1.84	Industrial Alliance
DIVERSIFIED										
Prudent Account	0.7	2.2	2.7	2.7	4.7	1.8	3.2*	1.95	-	Industrial Alliance
Moderate Account	0.4	2.5	1.2	1.2	4.8	0.9	2.8*	1.99	-	Industrial Alliance
Balanced Account	0.1	2.8	(0.4)	(0.4)	4.8	(0.1)	2.3*	2.04	-	Industrial Alliance
Growth Account	(0.1)	3.1	(2.0)	(2.0)	4.8	(1.1)	1.8*	2.08	-	Industrial Alliance
Aggressive Account	(0.4)	3.4	(3.6)	(3.6)	4.8	(2.2)	1.3*	2.13	-	Industrial Alliance
Diversified (IA)	(1.0)	2.6	(4.8)	(4.8)	8.8	1.5	3.5*	0.00	2.36	Industrial Alliance
Diversified (Fidelity)	(1.1)	2.0	(5.5)	(5.5)	8.9	1.9	5.3*	0.00	2.46	Fidelity
Global Diversified (Aston Hill)	1.2	6.3	(1.8)	(1.8)	9.7	(1.6)*	(0.7)*	0.00	2.62	Aston Hill
CANADIAN STOCKS										
Dividend Income (IA)	1.7	7.1	(4.5)	(4.5)	8.1	(1.6)	5.4*	0.00	1.89	Industrial Alliance
Dividend Growth (IA)	0.2	3.5	(3.7)	(3.7)	11.3	1.2	8.0*	0.00	2.46	Industrial Alliance
Canadian Stock	(1.9)	2.3	(10.9)	(10.9)	8.7	(1.2)	4.6*	2.05	-	Industrial Alliance
Canadian Stock (IA)	(2.3)	2.3	(16.6)	(16.6)	3.1	(0.2)	4.5*	0.00	2.37	Industrial Alliance
Canadian Stock (Fidelity)	(1.3)	2.6	(8.4)	(8.4)	10.3	(0.3)	5.5*	0.00	2.49	Fidelity
Canadian Stock (Dynamic)	(3.8)	3.0	(22.2)	(22.2)	8.5	(0.8)	7.5*	0.00	2.44	Dynamic
Canadian Stock Small Cap. (Fidelity)	(0.2)	1.9	(10.3)	(10.3)	21.5	5.9	7.6*	0.00	2.44	Fidelity
Canadian Stock (Leon Frazer)	0.8	4.9	2.4	2.4	13.2	3.2	7.4*	0.00	2.43	Leon Frazer
US & INTERNATIONAL STOCKS										
Global Dividend (Dynamic)	(0.8)	(1.4)	(4.2)	(4.2)	6.1	(1.3)*	-	0.00	2.49	Dynamic
Global Stock	(0.5)	4.7	(5.8)	(5.8)	1.8	(7.4)	(3.4)*	2.55	-	Industrial Alliance
Global Stock (Templeton)	(1.5)	4.7	(5.0)	(5.0)	2.8	(6.6)	(1.2)*	0.00	2.50	Templeton
Global Stock (Mackenzie Cundill)	(2.0)	1.4	(15.8)	(15.8)	14.8	(0.5)*	4.4*	0.00	2.21	Mackenzie Cundill
Global Stock (IA)	(1.9)	4.0	(7.4)	(7.4)	4.9	(6.0)*	(1.5)*	0.00	2.67	Industrial Alliance
NorthStar® (Fidelity)	(0.8)	1.7	(9.3)	(9.3)	7.7	(3.9)	-	0.00	2.55	Fidelity
International Stock	(1.4)	0.5	(12.4)	(12.4)	(1.4)	(9.6)	(2.5)*	2.55	-	Industrial Alliance
International Stock (Templeton)	(2.5)	1.1	(11.8)	(11.8)	2.2	(7.4)	(1.2)*	0.00	2.73	Templeton
European Stock	(2.0)	2.5	(11.3)	(11.3)	(1.2)	(10.1)	(2.8)*	2.55	-	Industrial Alliance
European Stock (Fidelity)	(1.9)	2.2	(14.2)	(14.2)	0.1	(5.7)	(0.7)*	0.00	2.57	Fidelity
U.S. Stock	0.6	8.8	2.0	2.0	4.7	(5.2)	(3.8)*	2.05	-	Industrial Alliance
U.S. Stock (McLean Budden)	0.5	8.9	(4.0)	(4.0)	2.4	(5.5)	(4.8)*	0.00	2.49	McLean Budden
SPECIALTY										
Emerging Markets (Mackenzie Cundill)	(4.6)	(3.6)	(29.7)	(29.7)	9.3	(3.0)	6.3*	0.00	2.88	Mackenzie Cundill
Global Health Care (Renaissance)	1.7	3.4	7.4	7.4	2.9	(1.9)	0.9*	0.00	3.29	CIBC
U.S. Stock / DAQ	(1.2)	3.6	2.6	2.6	13.4	0.2	(3.1)*	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 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.