

GENESIS INFO IN BRIEF
Table of net returns as at January 31, 2012 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)	(0.1)	(1.0)	(1.3)	(0.2)	0.4*	2.00	-	Industrial Alliance
Bond	0.2	2.2	0.2	7.2	4.3	3.1	3.1*	3.25	-	Industrial Alliance
Canadian Bond (IA)	0.1	1.9	0.1	6.5	4.1	2.9	2.5*	1.75	1.84	Industrial Alliance
DIVERSIFIED										
Prudent Account	1.1	2.0	1.1	2.4	4.7	0.8	2.1*	3.15	-	Industrial Alliance
Moderate Account	1.6	2.1	1.6	0.9	5.2	(0.1)	1.8*	3.19	-	Industrial Alliance
Balanced Account	2.0	2.1	2.0	(0.6)	5.7	(1.0)	1.4*	3.24	-	Industrial Alliance
Growth Account	2.4	2.2	2.4	(2.1)	6.1	(2.0)	1.0*	3.28	-	Industrial Alliance
Aggressive Account	2.8	2.2	2.8	(3.7)	6.4	(3.0)	0.6*	3.33	-	Industrial Alliance
Diversified (IA)	3.7	2.3	3.7	(3.9)	9.7	0.5	2.2*	1.75	2.36	Industrial Alliance
Diversified (Fidelity)	2.5	1.1	2.5	(5.2)	8.6	0.5	3.8*	1.75	2.46	Fidelity
Global Diversified (Aston Hill)	2.5	3.3	2.5	(2.7)	9.1	(3.0)*	(1.9)*	1.75	2.62	Aston Hill
CANADIAN STOCKS										
Strategic Equity Income (IA)	2.5	3.6	2.5	(6.0)	9.2	(3.1)	3.7*	1.75	1.89	Industrial Alliance
Dividend Growth (IA)	2.7	2.0	2.7	(3.4)	12.3	0.0	6.4*	1.75	2.46	Industrial Alliance
Canadian Stock	4.1	1.5	4.1	(9.5)	10.1	(1.7)	3.9*	3.25	-	Industrial Alliance
Canadian Stock (IA)	5.3	2.4	5.3	(15.4)	4.1	(1.2)	3.3*	1.75	2.37	Industrial Alliance
Canadian Stock (Fidelity)	2.7	0.4	2.7	(7.9)	10.3	(1.8)	4.0*	1.75	2.49	Fidelity
Canadian Stock (Dynamic)	5.7	0.1	5.7	(18.8)	9.5	(1.8)	6.3*	1.75	2.44	Dynamic
Canadian Stock Small Cap. (Fidelity)	3.5	1.8	3.5	(9.8)	20.9	4.6	6.1*	1.75	2.44	Fidelity
Canadian Stock (Leon Frazer)	0.7	1.3	0.7	(0.6)	12.0	1.6	5.6*	1.75	2.43	Leon Frazer
US & INTERNATIONAL STOCKS										
Global Dividend (Dynamic)	0.5	0.7	0.5	(3.6)	6.1	(3.2)*	-	1.75	2.49	Dynamic
Global Stock	3.5	2.6	3.5	(6.3)	4.7	(8.2)	(3.9)*	3.75	-	Industrial Alliance
Global Stock (Templeton)	4.3	1.9	4.3	(6.4)	5.7	(7.8)	(2.2)*	1.75	2.50	Templeton
Global Stock (Mackenzie Cundill)	7.6	0.4	7.6	(13.1)	16.8	(0.8)*	3.8*	1.75	2.21	Mackenzie Cundill
Global Stock (IA)	4.7	2.7	4.7	(7.7)	7.5	(7.1)*	(2.4)*	1.75	2.67	Industrial Alliance
NorthStar® (Fidelity)	2.7	1.8	2.7	(9.8)	8.6	(5.2)	-	1.75	2.55	Fidelity
International Stock	3.8	(0.5)	3.8	(12.7)	1.9	(10.3)	(2.7)*	3.75	-	Industrial Alliance
International Stock (Templeton)	4.1	(0.8)	4.1	(12.4)	4.8	(8.6)	(2.0)*	1.75	2.73	Templeton
European Stock	3.1	(1.4)	3.1	(13.5)	2.4	(10.9)	(3.0)*	3.75	-	Industrial Alliance
European Stock (Fidelity)	5.0	1.8	5.0	(13.2)	4.2	(7.3)	(1.6)*	1.75	2.57	Fidelity
U.S. Stock	3.0	5.6	3.0	0.9	7.4	(6.2)	(4.5)*	3.25	-	Industrial Alliance
U.S. Stock (McLean Budden)	3.7	5.3	3.7	(5.1)	4.5	(7.2)	(5.8)*	1.75	2.49	McLean Budden
SPECIALTY										
Emerging Markets (Mackenzie Cundill)	7.5	0.4	7.5	(22.4)	11.5	(3.2)	4.8*	1.75	2.88	Mackenzie Cundill
Global Health Care (Renaissance)	2.2	2.9	2.2	6.5	2.2	(3.8)	(0.4)*	1.75	3.29	CIBC
U.S. Stock / DAQ	6.8	4.9	6.8	4.7	15.2	(0.3)	(3.4)*	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.