

GENESIS INFO IN BRIEF
Table of net returns as at January 31, 2012 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	0.0	0.2	(0.1)	1.0	1.6*	0.80	-	Industrial Alliance
Bond	0.3	2.5	0.3	8.5	5.6	4.3	4.4*	2.05	-	Industrial Alliance
Canadian Bond (IA)	0.2	2.3	0.2	8.3	5.9	4.7	4.3*	0.00	1.84	Industrial Alliance
DIVERSIFIED										
Prudent Account	1.2	2.3	1.2	3.7	6.0	2.0	3.4*	1.95	-	Industrial Alliance
Moderate Account	1.7	2.4	1.7	2.2	6.5	1.1	3.0*	1.99	-	Industrial Alliance
Balanced Account	2.1	2.4	2.1	0.6	6.9	0.2	2.7*	2.04	-	Industrial Alliance
Growth Account	2.5	2.5	2.5	(0.9)	7.3	(0.8)	2.2*	2.08	-	Industrial Alliance
Aggressive Account	2.9	2.5	2.9	(2.5)	7.7	(1.9)	1.8*	2.13	-	Industrial Alliance
Diversified (IA)	3.9	2.7	3.9	(2.2)	11.7	2.3	4.0*	0.00	2.36	Industrial Alliance
Diversified (Fidelity)	2.6	1.5	2.6	(3.5)	10.5	2.3	5.6*	0.00	2.46	Fidelity
Global Diversified (Aston Hill)	2.7	3.7	2.7	(0.9)	11.0	(1.3)*	(0.2)*	0.00	2.62	Aston Hill
CANADIAN STOCKS										
Strategic Equity Income (IA)	2.6	4.1	2.6	(4.3)	11.1	(1.4)	5.5*	0.00	1.89	Industrial Alliance
Dividend Growth (IA)	2.9	2.4	2.9	(1.7)	14.3	1.8	8.3*	0.00	2.46	Industrial Alliance
Canadian Stock	4.2	1.8	4.2	(8.4)	11.4	(0.5)	5.2*	2.05	-	Industrial Alliance
Canadian Stock (IA)	5.4	2.9	5.4	(13.9)	6.0	0.5	5.1*	0.00	2.37	Industrial Alliance
Canadian Stock (Fidelity)	2.9	0.8	2.9	(6.3)	12.3	0.0	5.9*	0.00	2.49	Fidelity
Canadian Stock (Dynamic)	5.9	0.5	5.9	(17.4)	11.4	(0.1)	8.2*	0.00	2.44	Dynamic
Canadian Stock Small Cap. (Fidelity)	3.7	2.2	3.7	(8.2)	23.0	6.4	8.0*	0.00	2.44	Fidelity
Canadian Stock (Leon Frazer)	0.8	1.8	0.8	1.1	14.0	3.4	7.5*	0.00	2.43	Leon Frazer
US & INTERNATIONAL STOCKS										
Global Dividend (Dynamic)	0.7	1.2	0.7	(1.9)	8.0	(1.5)*	-	0.00	2.49	Dynamic
Global Stock	3.6	2.9	3.6	(5.2)	6.0	(7.1)	(2.7)*	2.55	-	Industrial Alliance
Global Stock (Templeton)	4.4	2.4	4.4	(4.7)	7.6	(6.2)	(0.5)*	0.00	2.50	Templeton
Global Stock (Mackenzie Cundill)	7.7	0.9	7.7	(11.6)	18.9	1.0*	5.6*	0.00	2.21	Mackenzie Cundill
Global Stock (IA)	4.9	3.1	4.9	(6.0)	9.4	(5.4)*	(0.7)*	0.00	2.67	Industrial Alliance
NorthStar® (Fidelity)	2.8	2.3	2.8	(8.3)	10.5	(3.5)	-	0.00	2.55	Fidelity
International Stock	3.9	(0.2)	3.9	(11.6)	3.1	(9.2)	(1.5)*	2.55	-	Industrial Alliance
International Stock (Templeton)	4.3	(0.3)	4.3	(10.8)	6.7	(7.0)	(0.2)*	0.00	2.73	Templeton
European Stock	3.2	(1.1)	3.2	(12.4)	3.6	(9.8)	(1.9)*	2.55	-	Industrial Alliance
European Stock (Fidelity)	5.2	2.3	5.2	(11.6)	6.0	(5.6)	0.1*	0.00	2.57	Fidelity
U.S. Stock	3.1	5.9	3.1	2.1	8.7	(5.1)	(3.4)*	2.05	-	Industrial Alliance
U.S. Stock (McLean Budden)	3.9	5.8	3.9	(3.4)	6.3	(5.6)	(4.1)*	0.00	2.49	McLean Budden
SPECIALTY										
Emerging Markets (Mackenzie Cundill)	7.7	0.8	7.7	(21.0)	13.5	(1.5)	6.6*	0.00	2.88	Mackenzie Cundill
Global Health Care (Renaissance)	2.3	3.4	2.3	8.4	4.0	(2.1)	1.4*	0.00	3.29	CIBC
U.S. Stock / DAQ	6.9	5.2	6.9	6.0	16.6	0.9	(2.2)*	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.