



Table of net returns as at June 30, 2021

	Simple returns ¹			Compound annual returns				Current Annual fees %	Fees of the underlying fund ² %	Investment Advisor
	1 month %	3 month %	YTD %	1 year %	3 years %	5 years %	10 years %			
Market Index Accounts										
Bonds	0.9	1.4	(3.9)	(3.4)	3.1	1.6	2.9*	1.00	-	Industrial Alliance
Canadian Stocks	2.7	8.7	18.0	32.2	10.3	10.5	6.9*	1.00	-	Industrial Alliance
Global Stocks	3.9	5.9	9.3	25.2	11.6	12.6	12.4*	1.00	-	Industrial Alliance
International Stocks	1.3	3.4	5.3	19.1	5.1	8.1	7.5*	1.00	-	Industrial Alliance
European Stocks	1.0	5.6	8.1	21.6	5.4	8.2	7.2*	1.00	-	Industrial Alliance
U.S. Stocks	4.8	6.7	11.5	26.7	15.1	15.3	16.6*	1.00	-	Industrial Alliance
U.S. Stocks/DAQ	8.9	9.3	9.2	29.0	23.6	24.4	21.9*	1.00	-	Industrial Alliance
Active Management Index Accounts										
Dividend Growth (iA)	-	-	-	-	-	-	-	0.00	2.47	iA Clarington
EquiBuild Account (iA)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.5	-	Industrial Alliance

Returns after deduction of current annual management fee. Past performance is not a guarantee of future returns

¹ The rates for the period are non-annualized.

² These fees are as at June 2021 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.