



Table of net returns as at July 31, 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	2.4	(3.0)	(3.6)	3.7	1.7	2.8*	1.00	-	Industrial Alliance
Canadian Stocks	0.8	7.3	18.9	28.2	10.0	9.8	7.4*	1.00	-	Industrial Alliance
Global Stocks	2.5	6.1	12.1	24.6	11.8	12.2	13.0*	1.00	-	Industrial Alliance
International Stocks	1.5	4.1	6.8	20.2	5.1	7.3	7.9*	1.00	-	Industrial Alliance
European Stocks	2.6	5.9	10.9	22.3	5.6	7.8	7.9*	1.00	-	Industrial Alliance
U.S. Stocks	3.1	6.8	14.9	25.9	15.4	15.2	17.3*	1.00	-	Industrial Alliance
U.S. Stocks/DAQ	3.5	9.2	13.1	26.6	24.4	23.6	22.3*	1.00	-	Industrial Alliance
Active Management Index Accounts										
Dividend Growth (iA)	1.7	5.7	15.1	26.4*	-	-	-	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.