



Table of net returns as at September 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										
Bond	(1.5)	(0.8)	(4.7)	(4.3)	3.3	1.3	2.3*	1.00	-	Industrial Alliance
Canadian Stock	(2.1)	0.0	17.9	26.9	10.6	9.3	8.3*	1.00	-	Industrial Alliance
Global Stock	(4.0)	2.0	11.6	21.0	11.3	11.8	13.9*	1.00	-	Industrial Alliance
International Stock	(2.7)	1.6	6.9	18.1	5.8	7.0	9.2*	1.00	-	Industrial Alliance
European Stock	(4.6)	0.5	8.6	19.5	6.0	7.0	9.2*	1.00	-	Industrial Alliance
U.S. Stock	(4.5)	2.6	14.4	22.1	14.1	14.9	17.8*	1.00	-	Industrial Alliance
U.S. Stock/DAQ	(5.6)	3.0	12.5	20.8	22.4	22.6	22.4*	1.00	-	Industrial Alliance
Active Management Index Accounts										
Dividend Growth (iA)	(1.5)	1.5	14.8	24.5*	-	-	-	0.00	2.47	Industrial Alliance
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 September 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.