



Table of net returns as at October 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										
Bond	(1.1)	(2.8)	(5.7)	(4.6)	3.1	1.2	2.2*	1.00	-	Industrial Alliance
Canadian Stock	5.3	4.5	24.2	38.8	14.8	10.1	8.4*	1.00	-	Industrial Alliance
Global Stock	3.3	2.8	15.3	29.3	14.8	12.5	13.6*	1.00	-	Industrial Alliance
International Stock	0.2	0.3	7.1	23.5	8.3	7.0	8.7*	1.00	-	Industrial Alliance
European Stock	2.2	0.1	11.0	29.7	9.1	7.7	8.7*	1.00	-	Industrial Alliance
U.S. Stock	4.6	4.1	19.7	31.5	18.0	15.9	17.6*	1.00	-	Industrial Alliance
U.S. Stock/DAQ	5.5	4.9	18.7	32.0	27.7	23.8	22.4*	1.00	-	Industrial Alliance
Active Management Index Accounts										
Dividend Growth (iA)	4.7	4.5	20.3	34.5	-	-	-	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.