



Table of net returns as at January 31, 2022

	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	(3.5)	(1.2)	(3.5)	(5.8)	1.5	1.6	1.8*	1.00	-	Industrial Alliance
Canadian Stock	(0.3)	1.8	(0.3)	27.2	13.8	9.4	8.3*	1.00	-	Industrial Alliance
Global Stock	(4.7)	(1.1)	(4.7)	14.9	14.2	11.6	13.1*	1.00	-	Industrial Alliance
International Stock	(4.3)	(2.4)	(4.3)	5.5	7.1	6.2	8.4*	1.00	-	Industrial Alliance
European Stock	(4.0)	(1.3)	(4.0)	11.0	8.5	7.1	8.6*	1.00	-	Industrial Alliance
U.S. Stock	(4.6)	0.7	(4.6)	21.5	18.2	15.0	17.0*	1.00	-	Industrial Alliance
U.S. Stock/DAQ	(8.0)	(3.6)	(8.0)	13.8	26.7	22.0	21.3*	1.00	-	Industrial Alliance
Active Management Index Accounts										
Dividend Growth (iA)	1.8	4.1	1.8	25.8	10.5*	-	-	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 December 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.

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