



Table of net returns as at February 28, 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	(0.8)	(2.7)	(4.3)	(4.0)	1.2	1.3	1.8*	1.00	-	Industrial Alliance
Canadian Stock	(0.2)	2.8	(0.5)	21.3	12.7	9.4	8.2*	1.00	-	Industrial Alliance
Global Stock	(2.9)	(5.1)	(7.5)	9.8	11.9	10.0	12.5*	1.00	-	Industrial Alliance
International Stock	(2.1)	(3.1)	(6.3)	2.0	5.4	5.2	7.8*	1.00	-	Industrial Alliance
European Stock	(3.2)	(2.5)	(7.0)	5.9	6.1	5.8	7.8*	1.00	-	Industrial Alliance
U.S. Stock	(3.3)	(5.2)	(7.8)	15.4	15.6	13.0	16.3*	1.00	-	Industrial Alliance
U.S. Stock/DAQ	(5.0)	(13.0)	(12.5)	9.4	23.3	19.5	20.2*	1.00	-	Industrial Alliance
Active Management Index Accounts										
Dividend Growth (iA)	0.2	6.7	2.0	23.3	9.5*	-	-	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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