



Table of net returns as at March 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	(3.1)	(7.2)	(7.2)	(5.5)	(0.6)	0.6	1.5*	1.00	-	Industrial Alliance
Canadian Stock	3.7	3.2	3.2	20.6	13.7	9.9	8.7*	1.00	-	Industrial Alliance
Global Stock	1.1	(6.4)	(6.4)	8.3	11.3	9.9	12.3*	1.00	-	Industrial Alliance
International Stock	(1.0)	(7.2)	(7.2)	(0.5)	4.3	4.3	7.6*	1.00	-	Industrial Alliance
European Stock	(1.7)	(8.6)	(8.6)	1.8	4.8	4.5	7.6*	1.00	-	Industrial Alliance
U.S. Stock	2.0	(5.9)	(5.9)	13.8	15.1	13.3	16.1*	1.00	-	Industrial Alliance
U.S. Stock/DAQ	2.5	(10.3)	(10.3)	11.5	22.2	19.5	19.8*	1.00	-	Industrial Alliance
Active Management Index Accounts										
Dividend Growth (iA)	3.3	5.4	5.4	20.8	10.4*	-	-	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 March 2022 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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