

Table of net returns as at June 30, 2021

Series IV

	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 Indices										
Money Market	0.0	(0.1)	(0.1)	(0.2)	(0.8)	(1.1)	(1.1)	2.00	-	Industrial Alliance
Bonds	0.7	0.8	(5.0)	(5.5)	0.8	(0.6)	0.6	3.25	-	Industrial Alliance
Canadian Stocks	2.5	8.1	16.7	29.3	7.8	8.0	4.5	3.25	-	Industrial Alliance
Global Stocks	3.7	5.2	7.9	21.8	8.5	9.5	9.2	3.75	-	Industrial Alliance
International Stocks	1.0	2.7	3.8	15.9	2.2	5.2	4.5	3.75	-	Industrial Alliance
European Stocks	0.8	4.9	6.7	18.3	2.6	5.2	4.2	3.75	-	Industrial Alliance
U.S Stocks	4.6	6.0	10.1	23.6	12.3	12.4	13.6	3.25	-	Industrial Alliance
U. S Stocks / DAQ	8.7	8.6	7.9	25.8	20.6	21.4	18.9	3.50	-	Industrial Alliance
Global Allocation Account	2.3	3.9	3.8	11.2	6.1*	5.5*	3.9*	3.48	-	Industrial Alliance
Diversified Strategy										
Prudent Account	1.2	2.1	(0.3)	2.6	2.9	2.1	2.5	3.15	-	Industrial Alliance
Moderate Account	1.4	2.7	1.4	5.8	3.8	3.3	3.5	3.19	-	Industrial Alliance
Balanced Account	1.7	3.3	3.2	9.1	4.7	4.4	4.4	3.24	-	Industrial Alliance
Growth Account	1.9	3.9	4.9	12.5	5.5	5.6	5.3	3.28	-	Industrial Alliance
Aggressive Account	2.2	4.5	6.7	16.0	6.3	6.7	6.1	3.33	-	Industrial Alliance
Active Management										
Canadian Bonds (iA)	0.6	0.8	(4.5)	(4.5)	1.3	(0.2)	0.7	1.75	1.43	Industrial Alliance
Diversified (iA)	1.1	3.6	7.1	16.5	3.7	3.4	4.0	1.75	2.30	Industrial Alliance
Global Diversified Account (iA)	1.6	3.1	3.6	10.9	4.6*	4.5*	4.9*	1.75	1.91	Industrial Alliance
Global Diversified (Loomis Sayles)	3.9	3.5	12.9	17.5	7.4	8.6	5.1	1.75	2.44	Loomis Sayles
Strategic Equity Income (iA)	1.2	5.4	13.4	27.1	5.7	5.2	5.0	1.75	2.01	iA Clarington
Dividend Growth (iA)	1.4	5.1	12.2	26.1	4.4	5.5	4.4	1.75	2.47	Industrial Alliance
Canadian Stocks (Fidelity)	2.7	7.4	13.7	27.0	8.9	7.2	6.1	1.75	2.47	Fidelity
Canadian Stocks Small Capitalisation (Fidelity)	2.3	7.1	13.1	39.0	17.5	11.7	8.0	1.75	2.47	Fidelity
Global Dividend (Dynamic)	2.3	3.2	(0.7)	9.0	8.8	11.3	9.5	1.75	2.23	Dynamic
Global Stocks (iA)	2.6	4.3	7.3	18.8	6.3	7.6	7.9	1.75	1.95	Industrial Alliance
NorthStar® (Fidelity)	4.0	3.2	7.3	25.4	6.7	4.8	8.2	1.75	2.54	Fidelity
International Stocks (iA)	0.5	1.8	1.0	11.9	-	-	-	1.75	2.04	Industrial Alliance
European Stocks (Fidelity)	0.2	2.6	3.9	12.6	(0.4)	3.8	3.8	1.75	2.52	Fidelity
U.S Dividend Growth (iA)	3.2	4.3	7.5	18.3	5.6	6.3	9.0	1.75	2.01	Industrial Alliance
Global Health Care (Renaissance)	6.7	6.7	2.9	6.0	8.1	5.9	12.1	1.75	2.99	Renaissance

Returns after deduction of current annual fees. Past performance is not a guarantee of future returns.

¹ The rates for the period are non-annualized.

² These fees are as at June 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.