

Table of net returns as at August 31, 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 Accounts										
Money Market	0.0	(0.1)	(0.2)	(0.2)	(0.7)	(1.0)	(1.1)	2.00	-	Industrial Alliance
Bond	(0.4)	1.0	(4.7)	(4.8)	1.1	(0.7)	0.3	3.25	-	Industrial Alliance
Canadian Stock	1.1	4.2	18.7	24.1	8.4	7.5	5.2	3.25	-	Industrial Alliance
Global Stock	3.4	9.7	14.1	21.2	9.6	9.8	10.7	3.75	-	Industrial Alliance
International Stock	2.7	5.0	8.0	17.8	3.9	4.9	6.0	3.75	-	Industrial Alliance
European Stock	2.4	5.7	11.8	20.7	4.6	5.3	6.1	3.75	-	Industrial Alliance
U.S Stock	4.0	11.9	17.8	22.9	12.8	13.1	15.1	3.25	-	Industrial Alliance
U. S Stock / DAQ	5.1	18.0	17.2	20.5	21.1	21.4	20.2	3.50	-	Industrial Alliance
Global Allocation Account	1.5	5.4	6.9	10.6	6.6*	5.7*	4.7*	3.48	-	Industrial Alliance
Diversified Strategy Accounts										
Prudent Account	0.5	2.5	1.1	2.7	3.3	2.1	2.7	3.15	-	Industrial Alliance
Moderate Account	0.8	3.3	3.3	5.7	4.4	3.3	3.8	3.19	-	Industrial Alliance
Balanced Account	1.2	4.0	5.5	8.8	5.3	4.4	4.9	3.24	-	Industrial Alliance
Growth Account	1.5	4.8	7.8	12.0	6.3	5.5	5.9	3.28	-	Industrial Alliance
Aggressive Account	1.9	5.5	10.1	15.2	7.1	6.6	7.0	3.33	-	Industrial Alliance
Active Management Accounts										
Canadian Bond (iA)	(0.4)	0.9	(4.2)	(4.0)	1.6	(0.3)	0.5	1.75	1.43	Industrial Alliance
Diversified (iA)	1.1	4.3	10.5	16.0	4.7	3.5	4.6	1.75	2.30	Industrial Alliance
Global Diversified Account (iA)	1.6	5.1	7.1	10.8	5.5*	4.7*	5.8*	1.75	1.91	Industrial Alliance
Global Diversified (Loomis Sayles)	2.7	10.7	20.3	20.5	9.2	8.9	6.2	1.75	2.44	Loomis Sayles
Strategic Equity Income (iA)	1.6	6.5	19.3	26.9	6.5	5.6	6.3	1.75	2.01	Industrial Alliance
Dividend Growth (iA)	1.2	4.2	15.2	22.8	4.9	5.6	5.2	1.75	2.47	Industrial Alliance
Canadian Stock (Fidelity)	2.3	6.5	18.0	26.0	10.2	7.2	7.0	1.75	2.47	Fidelity
Canadian Stock Small Capitalisation (Fidelity)	2.6	7.8	19.1	35.6	19.6	12.3	8.8	1.75	2.47	Fidelity
Global Dividend (Dynamic)	4.5	11.7	8.5	10.7	9.5	12.6	11.4	1.75	2.23	Dynamic
Global Stock (iA)	3.2	8.3	13.2	18.6	7.6	8.0	9.7	1.75	1.95	Industrial Alliance
NorthStar® (Fidelity)	1.9	5.5	8.8	21.9	7.8	4.8	9.2	1.75	2.54	Fidelity
European Stock (Fidelity)	3.8	4.8	8.7	16.1	1.5	3.9	5.7	1.75	2.52	Fidelity
U.S Dividend Growth (iA)	2.7	8.8	13.3	17.4	5.7	7.0	10.5	1.75	2.01	Industrial Alliance
Global Health Care (Renaissance)	3.4	12.8	8.9	10.4	7.0	7.1	13.6	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.