

Table of net returns as at December 31, 2021

Series IV Plus

| | 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 | 0.1 | 0.2 | 1.0 | 1.0 | 0.7 | 0.2 | 0.1 | 0.80 | - | Industrial Alliance |
| Bond | 1.5 | 1.0 | (4.5) | (4.5) | 2.1 | 1.2 | 1.2 | 2.05 | - | Industrial Alliance |
| Canadian Stock | 3.2 | 7.2 | 25.4 | 25.4 | 15.7 | 8.6 | 7.7 | 2.05 | - | Industrial Alliance |
| Global Stock | 2.5 | 6.8 | 17.7 | 17.7 | 15.6 | 10.8 | 12.2 | 2.55 | - | Industrial Alliance |
| International Stock | 3.3 | 1.7 | 7.5 | 7.5 | 7.8 | 5.5 | 7.5 | 2.55 | - | Industrial Alliance |
| European Stock | 4.7 | 4.7 | 12.4 | 12.4 | 9.1 | 6.1 | 7.7 | 2.55 | - | Industrial Alliance |
| U.S Stock | 2.7 | 10.1 | 24.8 | 24.8 | 20.0 | 14.3 | 16.3 | 2.05 | - | Industrial Alliance |
| U. S Stock / DAQ | (0.6) | 10.1 | 22.7 | 22.7 | 30.6 | 23.0 | 21.5 | 2.30 | - | Industrial Alliance |
| Global Allocation Account | 2.2 | 4.5 | 9.5 | 9.5 | 11.5* | 7.3* | 6.2* | 2.28 | - | Industrial Alliance |
| Diversified Strategy Accounts | | | | | | | | | | |
| Prudent Account | 1.8 | 2.4 | 2.5 | 2.5 | 5.7 | 3.7 | 3.8 | 1.95 | - | Industrial Alliance |
| Moderate Account | 2.0 | 3.1 | 5.1 | 5.1 | 7.3 | 4.7 | 5.0 | 1.99 | - | Industrial Alliance |
| Balanced Account | 2.2 | 3.7 | 7.8 | 7.8 | 8.9 | 5.8 | 6.2 | 2.04 | - | Industrial Alliance |
| Growth Account | 2.5 | 4.4 | 10.6 | 10.6 | 10.4 | 6.8 | 7.3 | 2.08 | - | Industrial Alliance |
| Aggressive Account | 2.7 | 5.0 | 13.4 | 13.4 | 12.0 | 7.8 | 8.5 | 2.13 | - | Industrial Alliance |
| Active Management Accounts | | | | | | | | | | |
| Canadian Bond (iA) | 1.5 | 1.1 | (3.4) | (3.4) | 3.3 | 2.2 | 1.9 | 0.00 | 1.43 | Industrial Alliance |
| Diversified (iA) | 2.4 | 4.5 | 14.1 | 14.1 | 10.5 | 5.7 | 6.9 | 0.00 | 2.30 | Industrial Alliance |
| Global Diversified Account (iA) | 2.3 | 4.7 | 10.1 | 10.1 | 11.1* | 6.9* | 7.8* | 0.00 | 1.91 | Industrial Alliance |
| Global Diversified (Loomis Sayles) | 1.0 | 5.3 | 23.2 | 23.2 | 14.5 | 11.1 | 8.2 | 0.00 | 2.44 | Loomis Sayles |
| Strategic Equity Income (iA) | 5.3 | 8.2 | 27.1 | 27.1 | 13.0 | 8.0 | 8.6 | 0.00 | 2.01 | Industrial Alliance |
| Dividend Growth (iA) | 4.6 | 7.1 | 23.0 | 23.0 | 12.5 | 7.0 | 7.8 | 0.00 | 2.47 | Industrial Alliance |
| Canadian Stock (Fidelity) | 3.5 | 5.6 | 22.9 | 22.9 | 17.7 | 9.4 | 9.6 | 0.00 | 2.47 | Fidelity |
| Canadian Stock Small Capitalisation (Fidelity) | 2.1 | 2.8 | 19.2 | 19.2 | 23.7 | 13.3 | 11.3 | 0.00 | 2.47 | Fidelity |
| Global Dividend (Dynamic) | 3.1 | 10.8 | 14.0 | 14.0 | 16.5 | 15.1 | 13.8 | 0.00 | 2.23 | Dynamic |
| Global Stock (iA) | 2.7 | 7.1 | 17.4 | 17.4 | 15.9 | 10.2 | 11.9 | 0.00 | 1.95 | Industrial Alliance |
| NorthStar® (Fidelity) | 1.3 | (0.3) | 7.6 | 7.6 | 12.0 | 5.8 | 11.1 | 0.00 | 2.54 | Fidelity |
| European Stock (Fidelity) | 4.7 | 3.8 | 9.8 | 9.8 | 7.3 | 5.3 | 7.9 | 0.00 | 2.52 | Fidelity |
| U.S Dividend Growth (iA) | 4.7 | 11.8 | 23.0 | 23.0 | 16.3 | 9.7 | 12.7 | 0.00 | 2.01 | Industrial Alliance |
| Global Health Care (Renaissance) | 5.2 | 3.0 | 8.2 | 8.2 | 11.6 | 9.1 | 14.9 | 0.00 | 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 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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