

## Investment Performance - Class A Segregated Funds as of March 31, 2010

Funds		1 mth	3 mths	6 mths	YTD	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	15 yrs	Since Inception	Inception Date	
Income	Money Market Fund Class A	-0.1%	-0.2%	-0.2%	-0.2%	0.4%	1.3%	2.1%	2.3%	2.5%	2.9%	4.1%	1-Feb-1989	
	Bond Fund Class A	-0.8%	0.5%	0.2%	0.5%	7.3%	3.7%	3.3%	3.1%	4.0%	5.0%	6.3%	31-Dec-1987	
Balanced	Income Fund Class A	1.1%	2.5%	4.4%	2.5%	15.4%	4.7%	3.9%	3.6%			4.4%	7-Jan-2002	
	Balanced Fund Class A	1.8%	0.2%	1.7%	0.2%	17.7%	-2.8%	-2.5%	2.2%	3.7%	5.9%	6.4%	1-Feb-1989	
	Global Balanced Fund Class A	1.2%	-1.3%	2.7%	-1.3%	8.0%	-10.6%	-10.5%	-4.5%			-2.3%	23-Jun-2003	
Growth Funds	Asset Allocation Fund Class A	2.4%	0.6%	2.9%	0.6%	20.0%	-6.6%	-5.4%	1.2%	2.5%	5.1%	5.0%	2-May-1994	
	Elite Equity Fund Class A	3.4%	0.3%	3.4%	0.3%	26.3%	-8.7%	-7.2%	1.3%	3.2%	7.1%	10.1%	1-Dec-1969	
	Canadian Equity Fund Class A	3.9%	2.0%	4.3%	2.0%	29.5%	-7.2%	-6.2%				-0.6%	11-Oct-2005	
	Dividend Growth Fund Class A	4.5%	3.4%	7.7%	3.4%	36.1%	-3.0%	-3.5%	3.8%	8.0%		7.2%	15-Jan-1998	
	Small Cap Equity Fund Class A	2.2%	6.6%	17.0%	6.6%	65.7%	-0.7%	-3.1%	6.2%	10.6%		8.6%	15-Jan-1998	
	Global Div. Growth Fund Class A	2.2%	-0.6%	1.9%	-0.6%	18.8%	-18.6%					-17.1%	7-May-2007	
	Global Smaller Comp. Fund Class A	3.4%	4.4%	5.7%	4.4%	36.0%	-10.2%	-13.1%				-5.3%	11-Oct-2005	
	Global Equity Fund Class A	2.5%	-1.7%	0.2%	-1.7%	28.3%	-18.5%	-18.3%	-7.1%	-6.8%	0.3%	3.2%	1-Feb-1989	
	International Equity Fund Class A	2.6%	-4.0%	-5.5%	-4.0%	23.9%	-16.4%	-17.2%	-6.1%			-1.7%	23-Jun-2003	
	American Value Fund Class A	2.3%	2.5%	2.9%	2.5%	17.7%	-6.7%	-9.3%	-2.8%			-3.6%	7-Jan-2002	
	US Equity Index Fund Class A	5.7%	4.5%	9.9%	4.5%	43.4%	-9.0%	-9.0%	-2.7%	-4.1%		-0.3%	15-Jan-1998	
	Portfolio Funds	Cons. Portfolio Fund Class A	1.0%	1.0%	1.4%	1.0%	14.5%	-0.4%	-1.3%	1.6%			2.1%	24-Sep-2004
		Balanced Portfolio Fund Class A	1.3%	1.1%	1.8%	1.1%	18.5%	-2.1%	-3.3%	1.1%			1.8%	24-Sep-2004
Mod. Growth Portfolio Fund Class A		2.0%	1.1%	1.7%	1.1%	20.1%	-4.3%	-5.2%	0.4%			1.4%	24-Sep-2004	
Growth Portfolio Fund Class A		2.5%	1.4%	2.7%	1.4%	24.7%	-5.6%	-6.5%	0.4%			1.6%	24-Sep-2004	
Agg. Growth Portfolio Fund Class A		3.2%	1.8%	3.8%	1.8%	30.2%	-7.8%	-8.4%	0.0%			1.5%	24-Sep-2004	

Fund Class	A	B	C	D	E	G	H
Maturity / Death Benefit Guarantee (% of net deposits*)	75/100	75/100	100/100	75/100	100/100	75/100	75/100

\* Net deposits are the total deposits reduced by any withdrawals on a proportional basis.

Rates of return for one year and beyond are historical annual compound rates of return. Returns less than one year are not annualized. All returns are calculated after taking expenses, management and administration fees into account. While results are based on the past performance of the funds, they are not necessarily indicative of future results.

Subject to any applicable death and maturity benefit guarantee, **any part of the deposit(s) or other amount that is allocated to a Segregated Fund is invested at the risk of the Owner and may increase or decrease in value** according to fluctuations in the market value of the assets of the Segregated Fund.



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## Investment Performance - Class A Segregated Funds Calendar Year Returns

Funds	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	
<b>Income</b>	<b>Money Market Fund Class A</b>	0.5%	3.3%	3.4%	3.0%	1.7%	1.4%	2.4%	2.2%	4.0%	4.7%
	<b>Bond Fund Class A</b>	8.6%	0.2%	1.2%	2.3%	3.2%	3.6%	3.9%	5.8%	5.7%	7.9%
<b>Balanced</b>	<b>Income Fund Class A</b>	13.8%	-4.6%	1.4%	3.2%	3.0%	3.2%	7.8%	6.9%		
	<b>Balanced Fund Class A</b>	17.0%	-20.9%	0.9%	10.1%	9.3%	7.3%	13.0%	-3.1%	1.7%	11.0%
	<b>Global Balanced Fund Class A</b>	7.0%	-27.6%	-3.8%	8.9%	-2.3%	2.4%				
	<b>Asset Allocation Fund Class A</b>	18.6%	-29.1%	1.2%	12.9%	11.5%	9.3%	16.0%	-6.3%	-2.2%	7.1%
<b>Growth Funds</b>	<b>Elite Equity Fund Class A</b>	24.1%	-35.9%	1.5%	17.1%	14.5%	10.8%	20.0%	-9.4%	-1.3%	13.6%
	<b>Canadian Equity Fund Class A</b>	24.9%	-35.9%	1.8%	15.5%						
	<b>Dividend Growth Fund Class A</b>	26.5%	-32.0%	2.4%	17.3%	15.1%	15.3%	17.7%	-1.5%	6.8%	33.4%
	<b>Small Cap Equity Fund Class A</b>	57.8%	-46.2%	8.2%	23.5%	14.5%	15.7%	38.2%	1.2%	11.3%	21.9%
	<b>Global Div. Growth Fund Class A</b>	15.0%	-45.4%								
	<b>Global Smaller Comp. Fund Class A</b>	16.2%	-38.5%	-8.9%	12.7%						
	<b>Global Equity Fund Class A</b>	16.0%	-47.4%	-9.6%	22.3%	3.7%	5.2%	11.2%	-22.0%	-9.9%	-9.5%
	<b>International Equity Fund Class A</b>	14.6%	-42.2%	-10.3%	22.7%	4.1%	6.9%				
	<b>American Value Fund Class A</b>	5.4%	-22.3%	-11.2%	13.6%	1.8%	3.4%	1.1%	-17.7%		
	<b>US Equity Index Fund Class A</b>	19.6%	-40.5%	1.2%	11.4%	1.3%	8.7%	28.0%	-24.1%	-14.3%	-12.8%
<b>Portfolio Funds</b>	<b>Cons. Portfolio Fund Class A</b>	11.6%	-12.6%	-1.8%	7.6%	4.1%					
	<b>Balanced Portfolio Fund Class A</b>	14.0%	-18.7%	-2.5%	10.2%	5.3%					
	<b>Mod. Growth Portfolio Fund Class A</b>	14.3%	-23.3%	-3.3%	12.2%	6.9%					
	<b>Growth Portfolio Fund Class A</b>	17.8%	-28.8%	-2.9%	14.5%	8.6%					
	<b>Agg. Growth Portfolio Fund Class A</b>	22.1%	-35.8%	-2.4%	17.2%	10.7%					

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