

Guarantee Options:

Guarantee A: 100% death / 100% maturity

Guarantee B: 100% death / 75% maturity

NAVPS: Guarantee A \$10.53

Guarantee B \$10.62

MER: Guarantee A 3.48%

Guarantee B 3.00%

Fund Numbers

	Front	DSC
Guarantee A:	IAC 920	IAC 921
Guarantee B:	IAC 1920	IAC 1921

Underlying Fund Portfolio Sub-Advisor

Aston Hill Investments Inc.*

Ben Cheng, CFA

- President & CIO of Aston Hill Financial Inc.
- Over 19 years of investment experience
- Mr. Cheng has extensive portfolio management experience in both equity and fixed income markets and, prior to joining Aston Hill, built an impressive track record as a portfolio manager at a very large Canadian mutual fund Company. At that company, Mr. Cheng managed more than \$7 billion in two mutual funds, each of which received a Canadian Investment Award during his tenure as portfolio manager.

Key Reasons to Invest

- Award winning manager**
- The underlying fund provides exposure to various asset classes in order to optimize your portfolio

Investment Approach

The portfolio manager uses a Growth at a Reasonable Price (GARP) investment style and seeks out companies with a strong competitive position, strong balance sheet and stable management. The underlying fund will generally be diversified across various sectors and asset classes. The fixed income portion of the portfolio will usually have a target duration of between three and seven years, although individual fixed income securities may deviate from this target.

Contact Information

IA Clarington Investments Inc.

Head Office (toll free): 1 888 860-9888

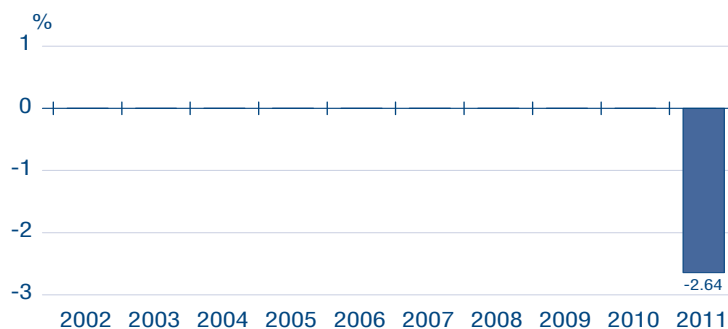
Web site: www.iaclarington.com

Compound Annual Returns - Guarantee A

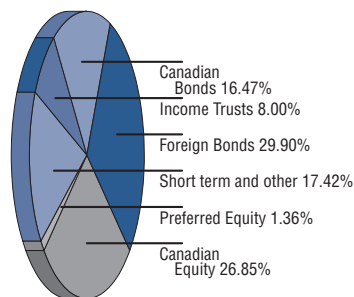
Inception Date – March 2010

1 Month %	3 Months %	Year to Date %	1 Year %	3 Years %	5 Years %	10 Years %	Since Inception %
1.0	4.4	(2.6)	(2.6)	-	-	-	2.9

Calendar Year Returns - Guarantee A



Asset mix of the underlying Mutual Fund



Geographic Allocation of the underlying Mutual Fund

Canada	50.3%
United States	36.9%
United Kingdom	0.8%
Spain	0.4%
Switzerland	0.1%
Others	0.9%
Cash and Cash Equivalents	10.6%

Top Ten Holdings of the underlying Mutual Fund

Gibson Energy ULC	1.5%
PPL Corp., Pfd.	1.4%
Brookfield Asset Management Inc., Class A, LV	1.3%
RioCan Real Estate Investment Trust	1.3%
Dundee International Real Estate Investment Trust	1.2%
Inter Pipeline Fund, Class A	1.2%
Suncor Energy Inc.	1.2%
Occidental Petroleum Corp.	1.1%
Precision Drilling Corp.	1.1%
Vermilion Energy Inc.	1.1%
	12.4%

Sector Allocation of the underlying Mutual Fund

Energy	21.3%
Financials	11.3%
Information Technology	2.2%
Consumer Discretionary	1.7%
Utilities	1.7%
Materials	1.6%
Telecommunication Services	1.6%
Industrials	0.6%
Consumer Staples	0.5%
Fixed Income	46.9%
Cash and Cash Equivalents	10.6%

*Formerly known as Catapult Financial Management Inc.

**At the Canadian Investment Awards.

Industrial Alliance Insurance and Financial Services Inc. is the sole issuer of the individual variable annuity contract providing for investment in IA Clarington GIFs. A description of the key features of the individual variable annuity contract is contained in the IA Clarington GIFs Information Folder. SUBJECT TO ANY APPLICABLE DEATH AND MATURITY GUARANTEE, ANY PART OF THE PREMIUM 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. Commissions, service fees, management fees, insurance fees and expenses all may be associated with this investment. Please read the Information Folder before investing. The rates of return are the historical returns of the underlying mutual fund including changes in security value and reinvestment of all distributions and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any policyholder that would have reduced returns, performance, rate of return, or yield. Segregated fund fees are higher than mutual fund fees because they include a management fee and an insurance fee component. Past performance is not guaranteed and may not be repeated. Trademarks used herein are owned by Industrial Alliance Insurance and Financial Services Inc.