

Perspecta Investment Options Returns as of 30-04-2012

Daily Interest Account (DIA) & Term Investment Accounts (TIAs) *

Daily	1 Yr <small>Compound</small>	3 Yr <small>Compound</small>	5 Yr <small>Compound</small>	10 Yr <small>Compound</small>	15 Yr <small>Compound</small>	20 Yr <small>Compound</small>	Transit Account
0.000 %	0.000 %	0.000 %	1.000 %	2.000 %	2.000 %	2.000 %	0.750 %

* These rates are applicable to policies sold after September 2003.

Indexed Accounts (IAs)

Account Name	Not annualized Rate of Return (%)		Annualized Rate of Return (%)				Historical rate ⁹
	1 Month	6 Months	1 Year	3 Years	5 Years	10 Years	
Canadian Equity Index Account III ^{1**}	-0.846	0.289	-12.367	9.700	-1.881	4.413	7.053
U.S. Equity Index Account II ^{2**}	-1.834	10.279	6.349	9.151	-4.263	-3.020	7.741
Canadian Bond Index Account III ^{3**}	-0.102	1.072	6.202	3.934	3.400	3.677	7.216
Global Equity Index Account II ^{4**}	-2.379	4.845	-3.951	5.034	-7.481	-3.273	1.977
European Equity Index Account II ^{5**}	-3.523	-0.995	-16.188	1.367	-11.243	-2.988	6.695
EuroAsia Plus Equity Index Account II ^{6**}	-3.193	-0.217	-12.502	1.438	-10.361	-2.839	0.240
Science & Technology Equity Index Account ^{7**}	-2.348	12.887	15.262	14.354	2.415	0.000	8.514
Money Market Index Account ^{8**}	-0.158	-0.825	-1.581	-1.830	-0.758	-0.124	-0.758

Reflects daily returns which may be positive or negative. Past performance is not indicative of future rates of return.

** For periods less than one year, the management fee is calculated on a prorata basis.

Notes:

- ¹ Reflects return of S&P/TSX Total Return *less* 0.012% for each day the index value is established.
- ² Reflects return of Standard & Poor's (S&P) 500 Total Return *less* 0.012% for each day the index value is established (converted to Cdn \$).
- ³ Reflects return of DEX Universe Bond Index *less* annual management fee of 2.75%.
- ⁴ Reflects return of Morgan Stanley Capital International World Free Net Index (MSCI World) *less* 0.014% for each day the index value is established (converted to Cdn \$).
- ⁵ Reflects return of Morgan Stanley Capital International Europe Net Index (MSCI Europe) *less* 0.014% for each day the index value is established (converted to Cdn \$).
- ⁶ Reflects return of Morgan Stanley Capital International Europe, Australasia and Far East Free Net Index (MSCI EAFE[®]) *less* 0.014% for each day the index value is established (converted to Cdn \$).
- ⁷ Reflects return of Nasdaq - 100 Price Index *less* 0.012 % for each day the index value is established (converted to Cdn \$).
- ⁸ Reflects return of DEX 91 Day Treasury Bill Index *less* 0.010 % for each day the index value is established.
- ⁹ The historical average rates of return are based on the index values for 30 years or, if 30 year values are not available, for the shorter period shown below. Eventually, all historical rates will be on a 30-year basis.

Global Equity Index Account II and EuroAsia Plus Equity Index Account II: since December 1987.

Science and Technology Equity Index Account: since December 1988.

Money Market Index Account : annualized 5 year average

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