

## A Partner You Can Trust

Founded in 1892, Industrial Alliance Insurance and Financial Services Inc. is a life and health insurance company that offers a wide range of life and health insurance products, savings and retirement plans, RRSPs, mutual and segregated funds, securities, auto and home insurance, mortgage loans and other financial products and services.

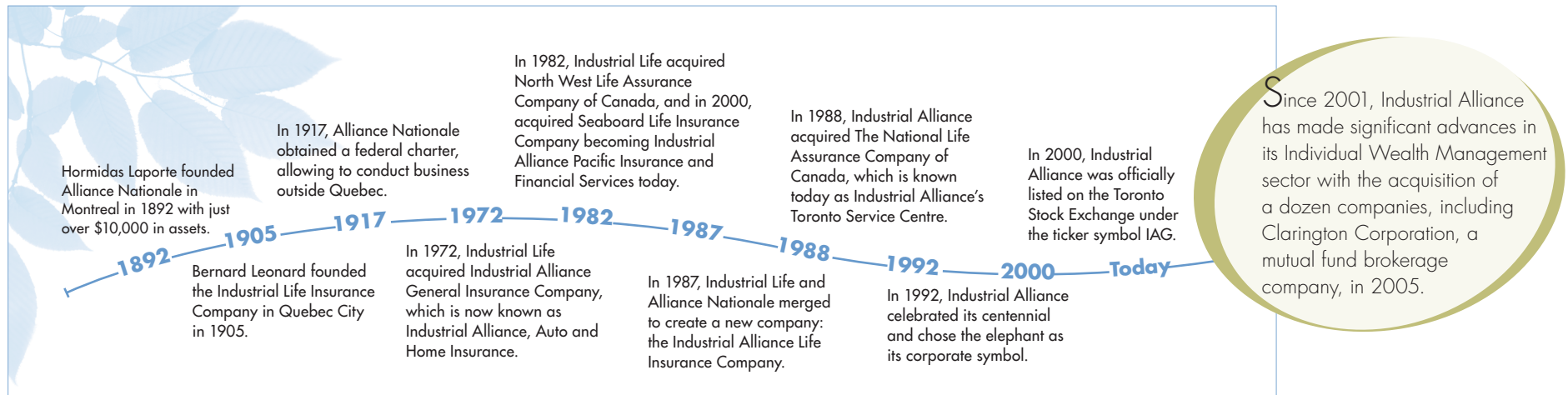
### Why Industrial Alliance?

The fourth largest life and health insurance company in Canada, Industrial Alliance is at the head of a large financial group, which has operations across Canada as well as in the Western United States.

### Financial Stability

Industrial Alliance contributes to the financial wellbeing of over 3 million Canadians, employs more than 3,300 people and manages and administers just under \$50 billion in assets (As at December 31, 2008).

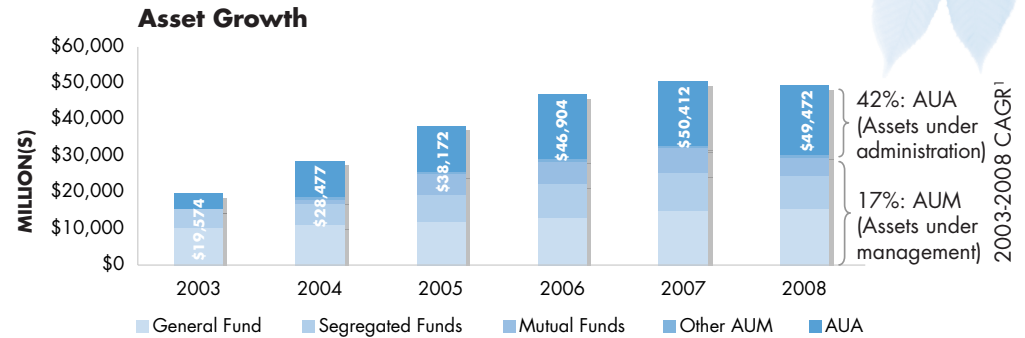
## Helping Canadians for Over a Century





## The Strength Behind You

**Rank:** 4th largest life and health insurance company in Canada  
**Assets:** \$49.5 billion  
**2008 Premiums & Deposits:** \$5.5 billion  
**Net Income Attributed to Shareholders in 2008:** \$66.1 million  
**Employees:** over 3,300  
**Representatives:** over 12,000  
**Clients:** over 3 million Canadians  
**Number of Outstanding Shares:** 80.4 million  
**Market Capitalization:** \$1.6 billion



<sup>1</sup>The compound annual growth rate (CAGR) excludes the Canadian Medical Association (CMA)

### Financial Strength (As at February 13, 2009)

Rating Agency	Credit Rating
Standard & Poor's	A+ (Strong)
DBRS	IC-2
A.M. Best	A (Excellent)

## What do these ratings mean?

It means that Industrial Alliance is:

- ▶ A solid, secure and competitive financial institution that will be here for as long as you are
- ▶ Well diversified and offers a suite of investment products and services to meet our clients' needs
- ▶ Committed to meet the guarantees to our clients
- ▶ Well positioned for future growth

