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Money Market Plus Account

Establishment date: September 2007

Category

Cash

Objective of the Account

Focussed on short-term revenues with priority placed on capital protection

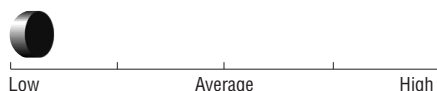
Financial index used

Bank of Canada's target for the overnight rate

Credited return

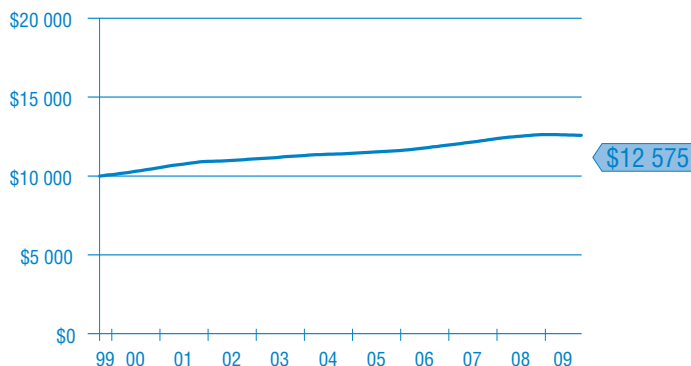
Percentage change, less 1.00% annually.
(Guaranteed maximum management expense charge: 1.30%)

Volatility



Growth after deduction of current management expense charges

September 1999 to September 2009



Performance of the Account

Net compound returns

As at September 30, 2009 / YTD	1 month	3 months	6 months	1 year	2 years	3 years	5 years	7 years	10 years
(0.4)	(0.1)	(0.2)	(0.4)	(0.1)	1.3	1.9*	2.0*	1.9*	2.3*

Net annual returns

As at December 31	08	07	06	05	04	03	02	01	00	99
	2.1	3.4*	2.9*	1.6*	1.3*	1.9*	1.5*	3.7*	4.4*	3.6*

Returns after deduction of current management expense charges.

* Simulation of past returns as if the Account had been in effect for these periods.

MD Bond & Mortgage Plus Account

Establishment date: September 2007

Category

Canadian Fixed Income

Objective of the Fund

To provide conservation of principal and income generation

Financial index used

Total return of the MD Bond & Mortgage Fund, A Series

Credited return

Percentage change, converted to Canadian currency, less 1.05% annually.
(Guaranteed maximum management expense charge: 1.35%)

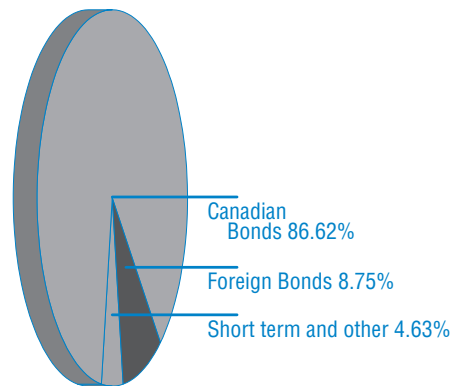
Volatility



Low Average High

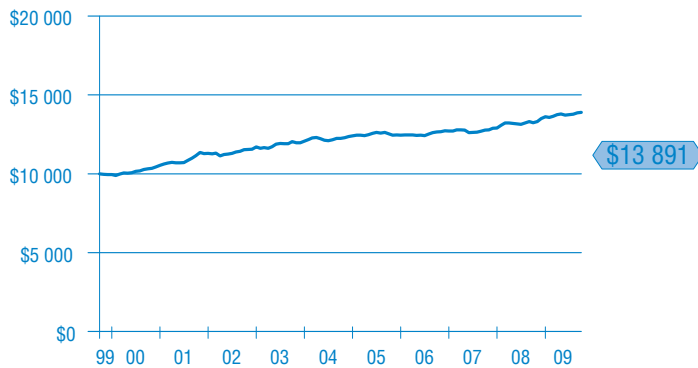
Asset mix of the MD Bond & Mortgage Fund

As at September 30, 2009



Growth after deduction of current management expense charges

September 1999 to September 2009



Performance of the Account

Net compound returns

As at September 30, 2009 / YTD	1 month	3 months	6 months	1 year	2 years	3 years	5 years	7 years	10 years	
	2.0	0.2	1.0	1.1	4.9	4.3	3.1*	2.6*	2.7*	3.3*

Net annual returns

As at December 31	08	07	06	05	04	03	02	01	00	99
	5.6	1.5*	2.0*	0.5*	2.8*	3.0*	3.7*	7.2*	5.9*	(0.8)*

Returns after deduction of current management expense charges.
* Simulation of past returns as if the Account had been in effect for these periods.

Establishment date: September 2007

Category

Canadian Fixed Income

Objective of the Fund

To provide conservation of principal and income generation

Financial index used

Total return of the MD Bond Fund, A Series

Credited return

Percentage change, converted to Canadian currency, less 1.05% annually.
(Guaranteed maximum management expense charge: 1.35%)

Volatility

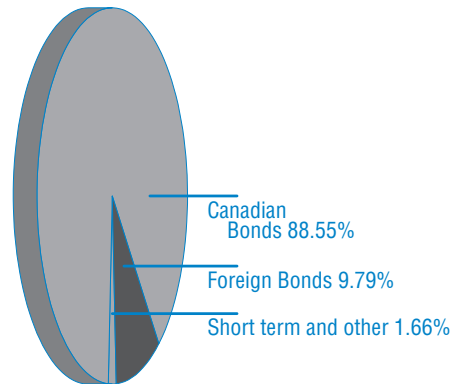


Low Average High

MD Bond Plus Account

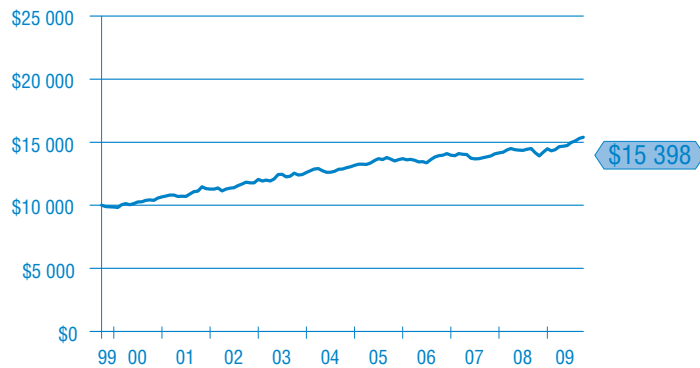
Asset mix of the MD Bond Fund

As at September 30, 2009



Growth after deduction of current management expense charges

September 1999 to September 2009



Performance of the Account

Net compound returns

As at September 30, 2009 / YTD 1 month 3 months 6 months 1 year 2 years 3 years 5 years 7 years 10 years

6.4	0.7	2.8	5.1	8.7	5.5	3.4*	3.6*	3.8*	4.4*
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Net annual returns

As at December 31 08 07 06 05 04 03 02 01 00 99

2.3	1.3*	1.9*	4.1*	4.5*	4.6*	6.7*	5.9*	8.0*	(3.2)*
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Returns after deduction of current management expense charges.

* Simulation of past returns as if the Account had been in effect for these periods.

Establishment date: April 1998

Category

Canadian Fixed Income

Objective of the Account

The Target Index tracks the value of all investment grade government and corporate bonds publicly traded in Canada with terms to maturity of more than one year.

Financial index used

Total return of the DEX Universe Bond Index.

Credited return

Percentage change, less 1.65% annually.
(Guaranteed maximum management expense charge: 1.95%)

Volatility

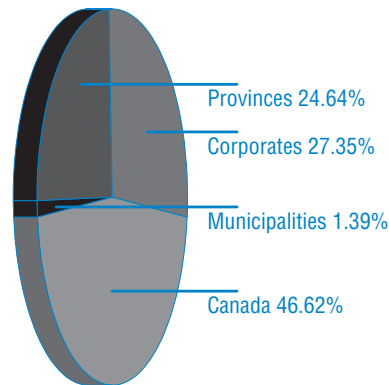


Low Average High

Bond Plus Account

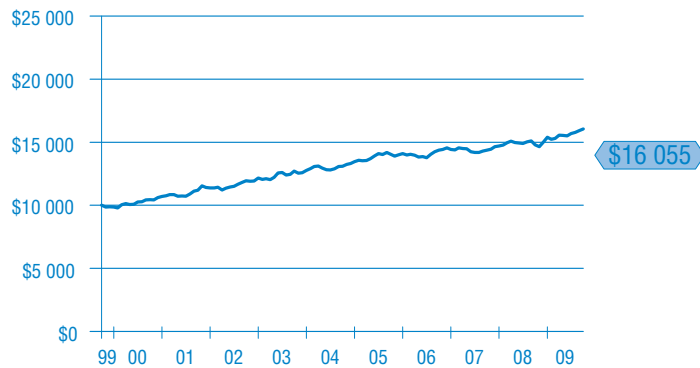
Asset mix of the DEX Universe Bond Index by types of bonds

As at September 30, 2009



Growth after deduction of current management expense charges

September 1999 to September 2009



Performance of the Account

Net compound returns

As at September 30, 2009 / YTD

1 month	3 months	6 months	1 year	2 years	3 years	5 years	7 years	10 years
4.3	0.8	2.3	3.1	8.5	5.7	3.7	4.1	4.3

Net annual returns

As at December 31

08	07	06	05	04	03	02	01	00	99
4.7	2.0	2.4	4.7	5.4	5.0	7.0	6.3	8.4	(2.8)

Returns after deduction of current management expense charges.

Establishment date: April 1998

Category

Global Fixed Income

Objective of the Account

To provide investors with an attractive rate of current income while providing long term capital growth and preserving capital. The Index includes bonds with maturities of more than one year, issued by the governments of 19 different countries and supranational agencies such as the World Bank.

Financial index used

Total return of the Citigroup World Government Bond Index.

Credited return

Percentage change, converted to Canadian currency, less 1.95% annually.
(Guaranteed maximum management expense charge: 2.25%)

Volatility

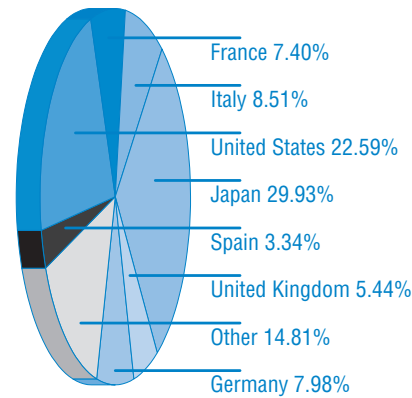


Low Average High

Global Bond Plus Account

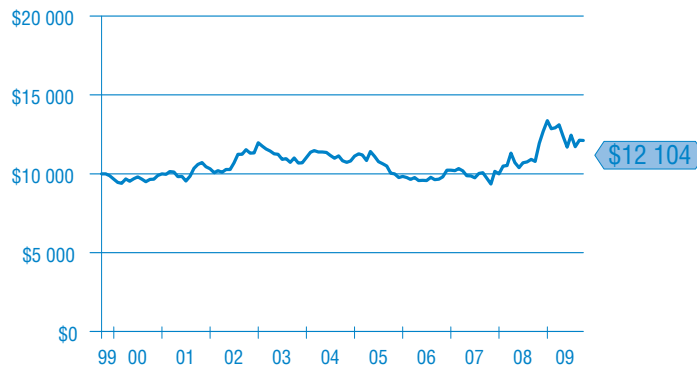
Asset mix of the Citigroup World Government Bond Index by region

As at September 30, 2009



Growth after deduction of current management expense charges

September 1999 to September 2009



Performance of the Account

Net compound returns

As at September 30, 2009 / YTD

1 month	3 months	6 months	1 year	2 years	3 years	5 years	7 years	10 years	
(9.4)	(0.1)	(2.7)	(7.7)	12.3	11.7	7.8	2.3	0.7	1.9

Net annual returns

As at December 31

08	07	06	05	04	03	02	01	00	99
33.6	(2.2)	4.0	(11.6)	0.8	(7.8)	16.0	3.2	3.5	(11.3)

Returns after deduction of current management expense charges.

Establishment date: September 2007

Category

Balanced

Objective of the Fund

To provide income and long-term capital appreciation in conjunction with capital conservation

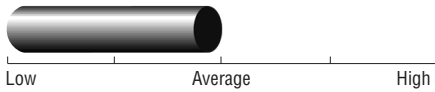
Financial index used

Total return of the MD Balanced Fund, A Series

Credited return

Percentage change, converted to Canadian currency, less 1.05% annually.
(Guaranteed maximum management expense charge: 1.35%)

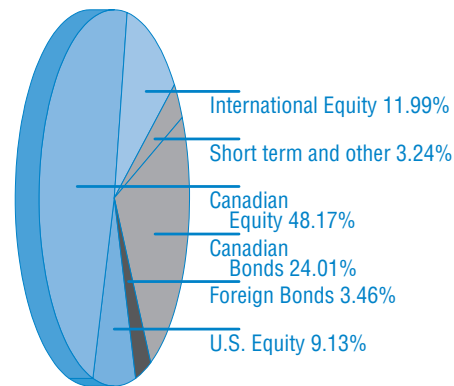
Volatility



MD Balanced Plus Account

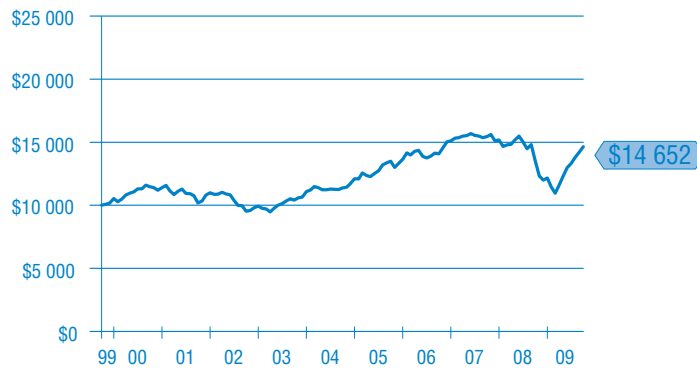
Asset mix of the MD Balanced Fund

As at September 30, 2009



Growth after deduction of current management expense charges

September 1999 to September 2009



Performance of the Account

Net compound returns

As at September 30, 2009 / YTD	1 month	3 months	6 months	1 year	2 years	3 years	5 years	7 years	10 years
20.5	3.0	10.0	26.3	8.2	(2.6)	1.3*	5.2*	6.3*	3.9*

Net annual returns

As at December 31	08	07	06	05	04	03	02	01	00	99
	(19.9)	0.4*	10.8*	12.7*	9.2*	11.6*	(9.6)*	(3.5)*	8.1*	5.2*

Returns after deduction of current management expense charges.

* Simulation of past returns as if the Account had been in effect for these periods.

Establishment date: September 2007

Category

Balanced

Objective of the Fund

To provide income and long-term capital appreciation in conjunction with capital conservation

Financial index used

Total return of the Mackenzie Saxon Balanced Fund, Investor Series

Credited return

Percentage change, converted to Canadian currency, less 1.05% annually.
(Guaranteed maximum management expense charge: 1.35%)

Volatility

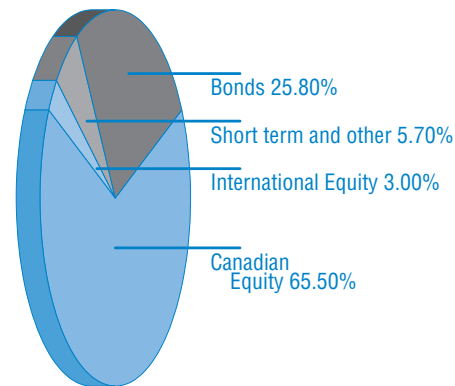


Low Average High

Mackenzie Saxon Balanced Plus Account¹

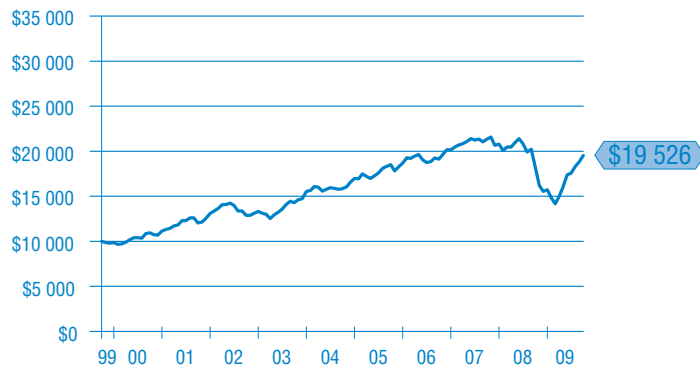
Asset mix of the Mackenzie Saxon Balanced Fund

As at September 30, 2009



Growth after deduction of current management expense charges

September 1999 to September 2009



Performance of the Account

Net compound returns

As at September 30, 2009 / YTD

1 month	3 months	6 months	1 year	2 years	3 years	5 years	7 years	10 years	
24.3	3.6	11.1	30.4	6.7	(4.3)	0.7*	4.2*	6.1*	6.9*

Net annual returns

As at December 31

08	07	06	05	04	03	02	01	00	99
(24.4)	3.1*	7.9*	10.0*	9.3*	16.6*	1.9*	17.4*	12.9*	4.5*

Returns after deduction of current management expense charges.

* Simulation of past returns as if the Account had been in effect for these periods.

¹ In mid-2009, the word 'Mackenzie' was added to the name of this account. This reflects the corresponding change in name of the Financial Index used and does not represent a change in objective or mandate of either the Financial Index used or the MD Life Plan investment account.

Prudent Plus Account

Establishment date: September 2007

Category

Balanced

Objective of the Account

Diversification of risk with a strong "income" proportion in the investment portfolio.

Financial index used

Total return of an average portfolio composed of the following five index accounts: U.S. Equity 500 Account, International Equity Account, Canadian Equity 60 Account, Bond Account and Money Market Account.

Credited return

Percentage change, converted to Canadian currency, less 1.95% annually.
(Guaranteed maximum management expense charge: 2.25%)

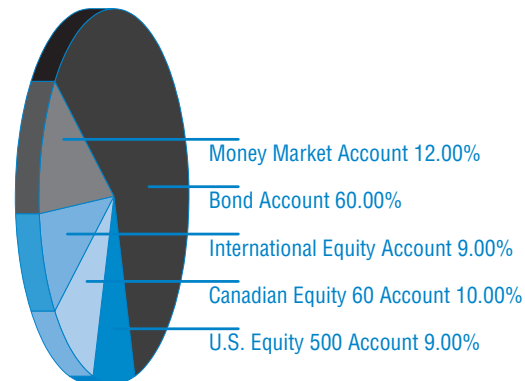
Volatility



Low Average High

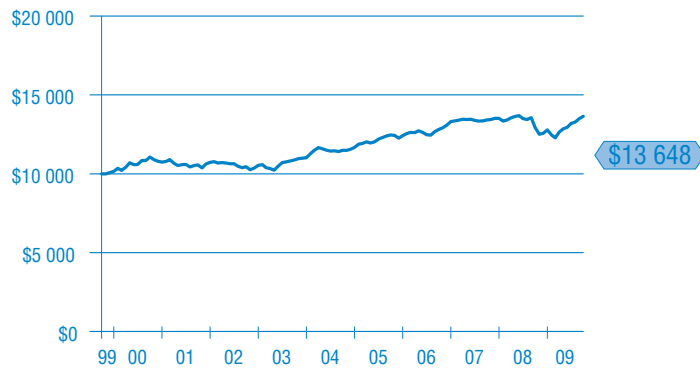
Asset mix of the Prudent Plus Account

As at September 30, 2009



Growth after deduction of current management expense charges

September 1999 to September 2009



Performance of the Account

Net compound returns

As at September 30, 2009 / YTD

1 month	3 months	6 months	1 year	2 years	3 years	5 years	7 years	10 years	
6.7	1.1	3.4	7.9	5.5	0.9	2.1*	3.5*	3.9*	3.2*

Net annual returns

As at December 31

08	07	06	05	04	03	02	01	00	99
(5.4)	1.5*	7.2*	6.4*	5.9*	4.6*	(1.8)*	(0.1)*	5.7*	3.5*

Returns after deduction of current management expense charges.

* Simulation of past returns as if the Account had been in effect for these periods.

Moderate Plus Account

Establishment date: September 2007

Category

Balanced

Objective of the Account

Diversification of risk with an "income" proportion higher than "stock" proportion in the investment portfolio.

Financial index used

Total return of an average portfolio composed of the following five index accounts: U.S. Equity 500 Account, International Equity Account, Canadian Equity 60 Account, Bond Account and Money Market Account.

Credited return

Percentage change, converted to Canadian currency, less 1.95% annually.
(Guaranteed maximum management expense charge: 2.25%)

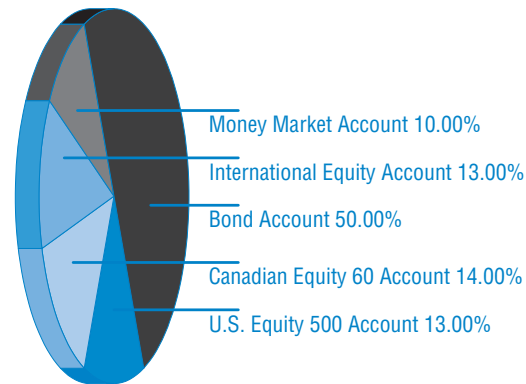
Volatility



Low Average High

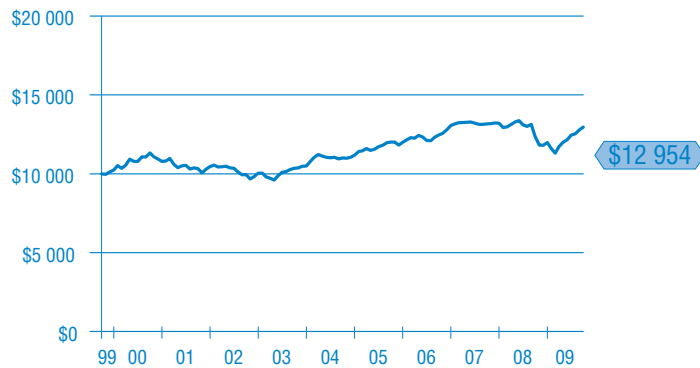
Asset mix of the Moderate Plus Account

As at September 30, 2009



Growth after deduction of current management expense charges

September 1999 to September 2009



Performance of the Account

Net compound returns

As at September 30, 2009 / YTD 1 month 3 months 6 months 1 year 2 years 3 years 5 years 7 years 10 years

8.1 1.3 4.1 10.4 4.8 (0.8) 1.3* 3.3* 3.8* 2.6*

Net annual returns

As at December 31 08 07 06 05 04 03 02 01 00 99

(9.3) 1.1* 8.9* 7.3* 6.5* 4.5* (4.1)* (2.8)* 5.2* 5.7*

Returns after deduction of current management expense charges.

* Simulation of past returns as if the Account had been in effect for these periods.

Establishment date: September 2007

Category

Balanced

Objective of the Account

Proportional diversification of risk between "income" and "stocks" in the investment portfolio.

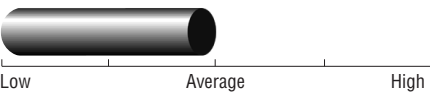
Financial index used

Total return of an average portfolio composed of the following five index accounts: U.S. Equity 500 Account, International Equity Account, Canadian Equity 60 Account, Bond Account and Money Market Account.

Credited return

Percentage change, converted to Canadian currency, less 1.95% annually.
(Guaranteed maximum management expense charge: 2.25%)

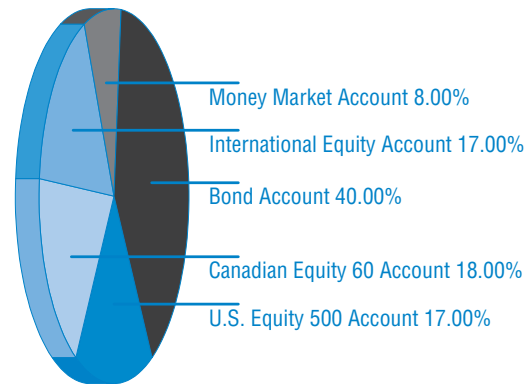
Volatility



Balanced Plus Account

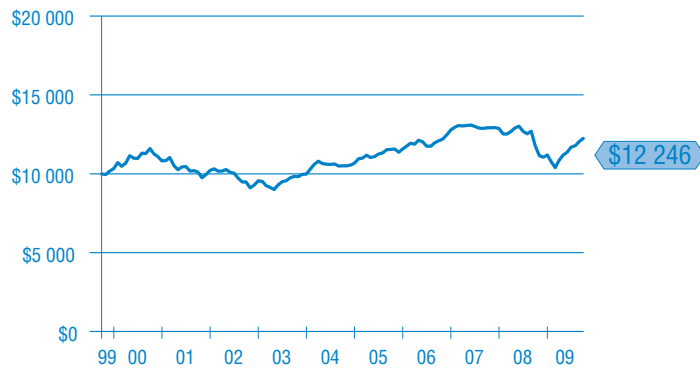
Asset mix of the Balanced Plus Account

As at September 30, 2009



Growth after deduction of current management expense charges

September 1999 to September 2009



Performance of the Account

Net compound returns

As at September 30, 2009 / YTD

1 month	3 months	6 months	1 year	2 years	3 years	5 years	7 years	10 years	
9.5	1.5	4.8	12.8	3.9	(2.6)	0.4*	3.1*	3.7*	2.0*

Net annual returns

As at December 31

08	07	06	05	04	03	02	01	00	99
(13.1)	0.7*	10.6*	8.2*	7.0*	4.5*	(6.4)*	(5.6)*	4.7*	7.8*

Returns after deduction of current management expense charges.

* Simulation of past returns as if the Account had been in effect for these periods.

Growth Plus Account

Establishment date: September 2007

Category

Balanced

Objective of the Account

Diversification of risk with a "stock" proportion higher than "income" proportion in the investment portfolio.

Financial index used

Total return of an average portfolio composed of the following five index accounts: U.S. Equity 500 Account, International Equity Account, Canadian Equity 60 Account, Bond Account and Money Market Account.

Credited return

Percentage change, converted to Canadian currency, less 1.95% annually.
(Guaranteed maximum management expense charge: 2.25%)

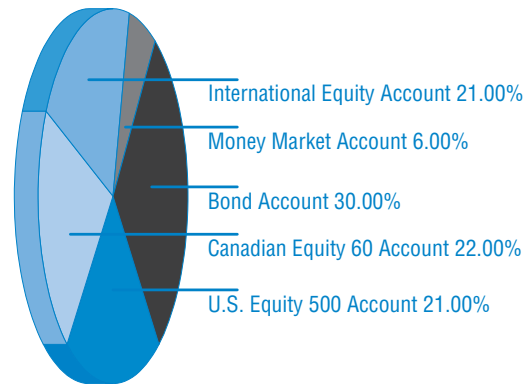
Volatility



Low Average High

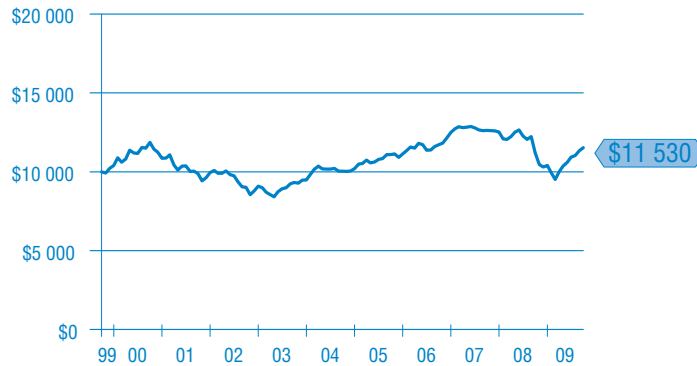
Asset mix of the Growth Plus Account

As at September 30, 2009



Growth after deduction of current management expense charges

September 1999 to September 2009



Performance of the Account

Net compound returns

As at September 30, 2009 / YTD

1 month	3 months	6 months	1 year	2 years	3 years	5 years	7 years	10 years	
10.8	1.8	5.5	15.3	2.9	(4.4)	(0.5)*	2.8*	3.6*	1.4*

Net annual returns

As at December 31

08	07	06	05	04	03	02	01	00	99
(16.9)	0.2*	12.3*	9.1*	7.6*	4.4*	(8.7)*	(8.3)*	4.2*	10.0*

Returns after deduction of current management expense charges.

* Simulation of past returns as if the Account had been in effect for these periods.

Establishment date: September 2007

Category

Balanced

Objective of the Account

Diversification of risk with a strong "stock" proportion in the investment portfolio.

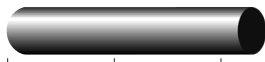
Financial index used

Total return of an average portfolio composed of the following five index accounts: U.S. Equity 500 Account, International Equity Account, Canadian Equity 60 Account, Bond Account and Money Market Account.

Credited return

Percentage change, converted to Canadian currency, less 1.95% annually.
(Guaranteed maximum management expense charge: 2.25%)

Volatility

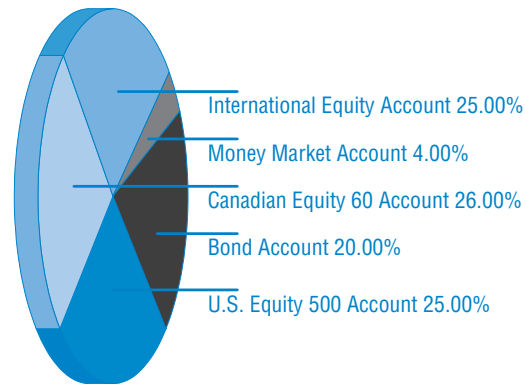


Low Average High

Aggressive Plus Account

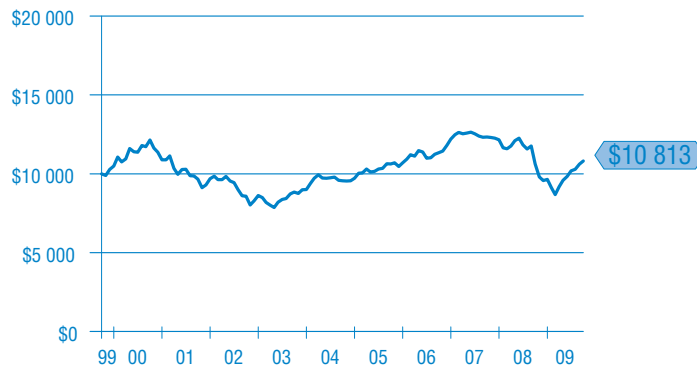
Asset mix of the Aggressive Plus Account

As at September 30, 2009



Growth after deduction of current management expense charges

September 1999 to September 2009



Performance of the Account

Net compound returns

As at September 30, 2009 / YTD

1 month	3 months	6 months	1 year	2 years	3 years	5 years	7 years	10 years	
12.1	2.0	6.2	17.8	1.8	(6.3)	(1.6)*	2.5*	3.4*	0.8*

Net annual returns

As at December 31

08	07	06	05	04	03	02	01	00	99
(20.7)	(0.3)*	14.0*	10.0*	8.1*	4.3*	(10.9)*	(11.0)*	3.7*	12.2*

Returns after deduction of current management expense charges.

* Simulation of past returns as if the Account had been in effect for these periods.

Establishment date: July 2005

Category

Canadian Equity

Objective of the Fund

To maximize dividend income in a manner consistent with capital preservation.

Financial index used

Total return of the MD Dividend Fund, A Series

Credited return

Percentage change, converted to Canadian currency, less 1.05% annually.
(Guaranteed maximum management expense charge: 1.35%)

Volatility

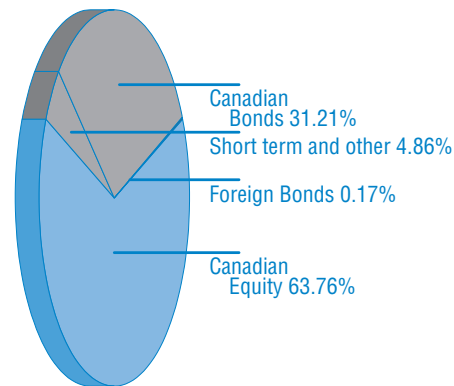


Low Average High

MD Dividend Plus Account

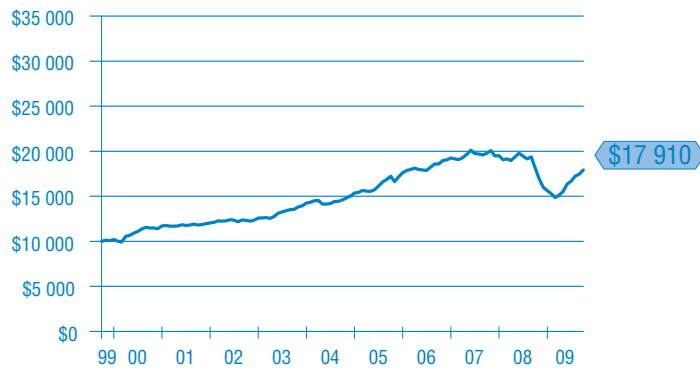
Asset mix of the MD Dividend Fund

As at September 30, 2009



Growth after deduction of current management expense charges

September 1999 to September 2009



Performance of the Account

Net compound returns

As at September 30, 2009 / YTD

1 month	3 months	6 months	1 year	2 years	3 years	5 years	7 years	10 years	
14.6	2.5	7.5	18.4	(1.3)	(4.9)	(1.2)	4.2*	5.5*	6.0*

Net annual returns

As at December 31

08	07	06	05	04	03	02	01	00	99
(20.0)	1.4	9.2	14.7*	7.9*	13.3*	4.4*	2.8*	14.8*	1.4*

Returns after deduction of current management expense charges.

* Simulation of past returns as if the Account had been in effect for these periods.

MD Equity Plus Account

Establishment date: July 2005

Category

Canadian Equity

Objective of the Fund

To provide long-term capital growth

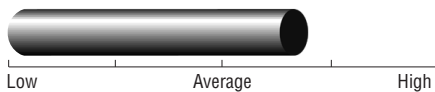
Financial index used

Total return of the MD Equity Fund, A Series

Credited return

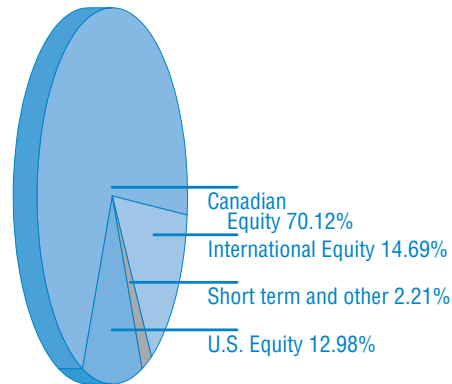
Percentage change, converted to Canadian currency, less 1.05% annually.
(Guaranteed maximum management expense charge: 1.35%)

Volatility



Asset mix of the MD Equity Fund

As at September 30, 2009



Growth after deduction of current management expense charges

January 2000 to September 2009



Performance of the Account

Net compound returns

As at September 30, 2009 / YTD 1 month 3 months 6 months 1 year 2 years 3 years 5 years 7 years 10 years

	19.5	4.0	9.2	25.9	1.2	(9.2)	(2.3)	4.1*	7.8*	-
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Net annual returns

As at December 31 08 07 06 05 04 03 02 01 00 99

	(29.5)	(0.4)	15.5	17.4*	14.9*	23.9*	(8.6)*	(1.8)*	-	-
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Returns after deduction of current management expense charges.

* Simulation of past returns as if the Account had been in effect for these periods.

MD Income & Growth Plus Account

Establishment date: September 2007

Category

Canadian Equity

Objective of the Fund

To produce consistent income while providing long-term capital appreciation

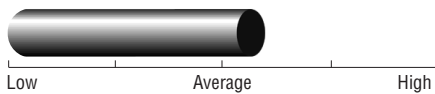
Financial index used

Total return of the MD Income & Growth Fund, A Series

Credited return

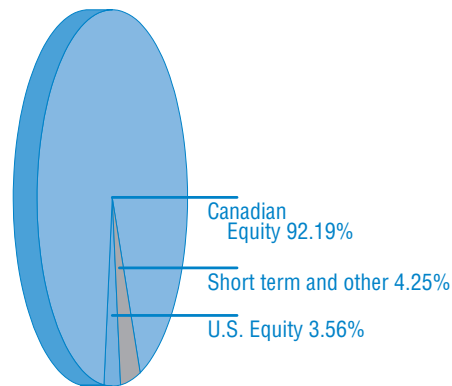
Percentage change, converted to Canadian currency, less 1.05% annually.
(Guaranteed maximum management expense charge: 1.35%)

Volatility



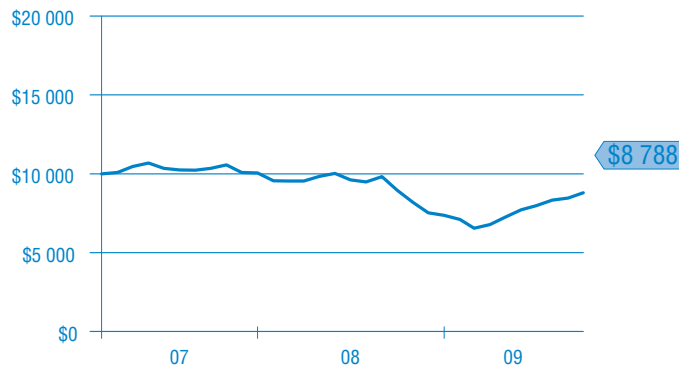
Asset mix of the MD Income & Growth Fund

As at September 30, 2009



Growth after deduction of current management expense charges

February 2007 to September 2009



Performance of the Account

Net compound returns

As at September 30, 2009 / YTD	1 month	3 months	6 months	1 year	2 years	3 years	5 years	7 years	10 years
19.3	3.8	10.2	29.8	(1.9)	(7.8)	-	-	-	-

Net annual returns

As at December 31	08	07	06	05	04	03	02	01	00	99
	(26.7)	-	-	-	-	-	-	-	-	-

Establishment date: July 2005

Category

Canadian Equity

Objective of the Fund

To provide long-term capital growth

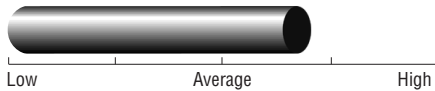
Financial index used

Total return of the MD Select Fund, A Series

Credited return

Percentage change, less 1.05% annually.
(Guaranteed maximum management expense charge:1.35%)

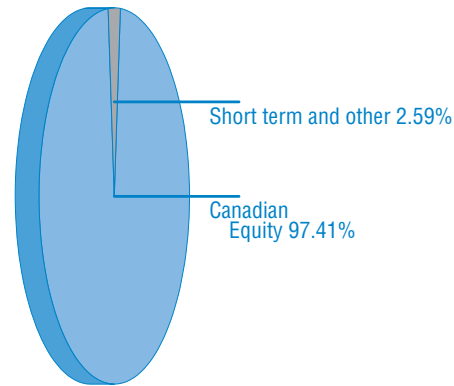
Volatility



MD Select Plus Account

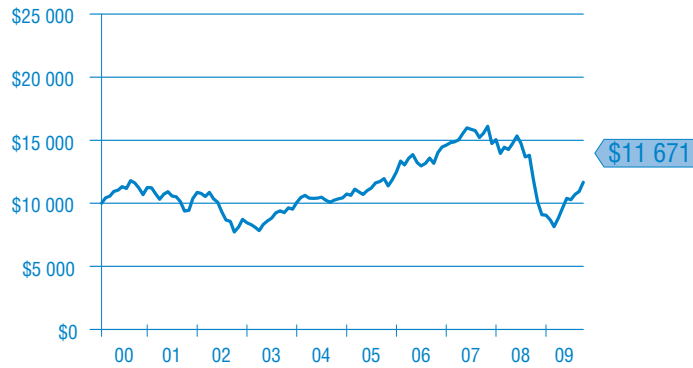
Asset mix of the MD Select Fund

As at September 30, 2009



Growth after deduction of current management expense charges

January 2000 to September 2009



Performance of the Account

Net compound returns

As at September 30, 2009 / YTD	1 month	3 months	6 months	1 year	2 years	3 years	5 years	7 years	10 years
28.9	6.7	13.5	31.9	(1.1)	(13.4)	(3.9)	2.6*	6.1*	-

Net annual returns

As at December 31	08	07	06	05	04	03	02	01	00	99
	(39.8)	2.9	17.0	16.3*	6.9*	18.9*	(22.1)*	(3.4)*	-	-

Returns after deduction of current management expense charges.
* Simulation of past returns as if the Account had been in effect for these periods.

Establishment date: July 2005

Category

Canadian Equity

Objective of the Fund

To provide a high level of income and the opportunity for capital appreciation.

Financial index used

Total return of the Mackenzie Saxon High Income Fund, Investor Series

Credited return

Percentage change, less 1.05% annually.
(Guaranteed maximum management expense charge: 1.35%)

Volatility

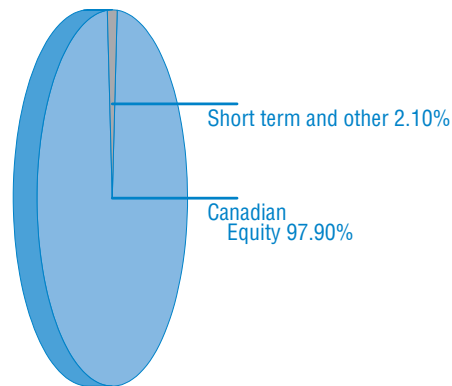


Low Average High

Mackenzie Saxon High Income Plus Account¹

Asset mix of the Mackenzie Saxon High Income Fund

As at September 30, 2009



Growth after deduction of current management expense charges

September 1999 to September 2009



Performance of the Account

Net compound returns

As at September 30, 2009 / YTD

1 month	3 months	6 months	1 year	2 years	3 years	5 years	7 years	10 years	
30.5	5.3	15.4	41.0	(1.4)	(3.8)	0.2	4.7*	7.0*	9.1*

Net annual returns

As at December 31

08	07	06	05	04	03	02	01	00	99
(29.0)	9.6	6.6	5.7*	13.9*	22.2*	8.1*	17.2*	23.3*	(4.8)*

Returns after deduction of current management expense charges.

* Simulation of past returns as if the Account had been in effect for these periods.

¹ In mid-2009, the word 'Mackenzie' was added to the name of this account. This reflects the corresponding change in name of the Financial Index used and does not represent a change in objective or mandate of either the Financial Index used or the MD Life Plan investment account.

Establishment date: July 2005

Category

Canadian Equity

Objective of the Fund

To provide long-term capital growth

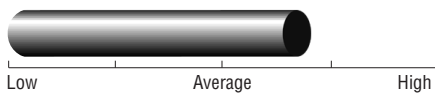
Financial index used

Total return of the Mackenzie Saxon Stock Fund, Investor Series

Credited return

Percentage change, converted to Canadian currency, less 1.05% annually.
(Guaranteed maximum management expense charge: 1.35%)

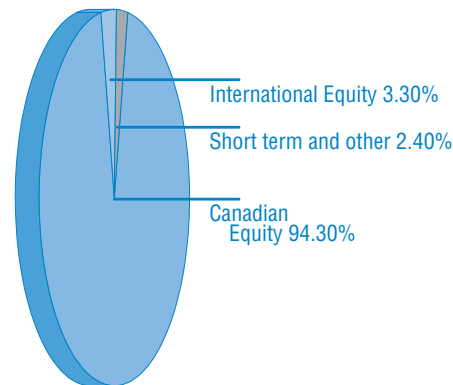
Volatility



Mackenzie Saxon Stock Plus Account¹

Asset mix of the Mackenzie Saxon Stock Fund

As at September 30, 2009



Growth after deduction of current management expense charges

September 1999 to September 2009



Performance of the Account

Net compound returns

As at September 30, 2009 / YTD

1 month	3 months	6 months	1 year	2 years	3 years	5 years	7 years	10 years	
31.2	4.9	14.6	40.9	5.6	(8.7)	(0.6)	4.7*	7.3*	8.1*

Net annual returns

As at December 31

08	07	06	05	04	03	02	01	00	99
(33.5)	4.0	10.9	15.0*	10.9*	22.3*	(0.7)*	20.9*	16.6*	11.4*

Returns after deduction of current management expense charges.

* Simulation of past returns as if the Account had been in effect for these periods.

¹ In mid-2009, the word 'Mackenzie' was added to the name of this account. This reflects the corresponding change in name of the Financial Index used and does not represent a change in objective or mandate of either the Financial Index used or the MD Life Plan investment account.

Canadian Equity 60 Plus Account

Establishment date: March 1999

Category

Canadian Equity

Objective of the Account

Long term capital growth mainly through investments in 60 of Canada's largest, most liquid stocks representing 11 broad industry groups.

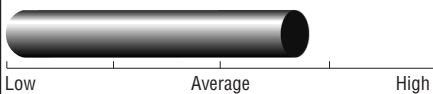
Financial index used

Total return of the S&P/TSX 60 Index.

Credited return

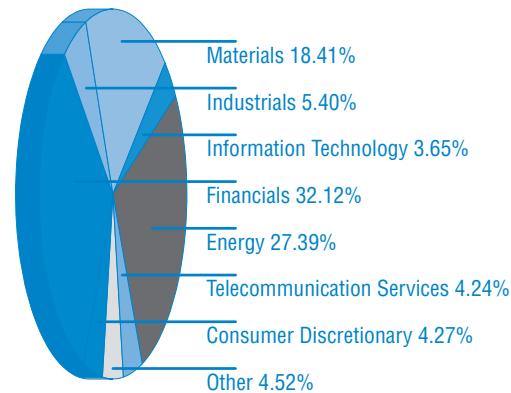
Percentage change, less 1.95% annually.
(Guaranteed maximum management expense charge: 2.25%)

Volatility



Asset mix of the S&P/TSX 60 Index

As at September 30, 2009



Growth after deduction of current management expense charges

September 1999 to September 2009



Performance of the Account

Net compound returns

As at September 30, 2009 / YTD	1 month	3 months	6 months	1 year	2 years	3 years	5 years	7 years	10 years
26.8	4.4	7.1	29.4	(2.5)	(8.0)	1.0	7.5	10.5	5.3

Net annual returns

As at December 31	08	07	06	05	04	03	02	01	00	99
	(32.5)	9.0	16.9	23.9	11.7	23.1	(15.7)	(16.5)	5.9	31.7*

Returns after deduction of current management expense charges.

* Simulation of past returns as if the Account had been in effect for these periods.

Establishment date: July 2005

Category

Canadian Equity

Objective of the Fund

To provide long-term capital growth

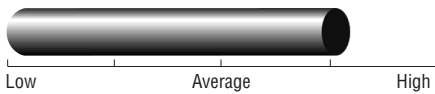
Financial index used

Total return of the Mackenzie Saxon Small Cap Fund, Investor Series

Credited return

Percentage change, converted to Canadian currency, less 1.05% annually.
(Guaranteed maximum management expense charge: 1.35%)

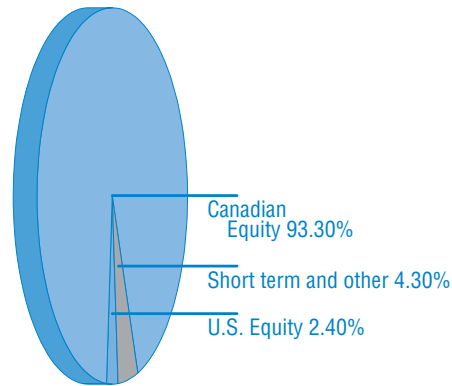
Volatility



Mackenzie Saxon Small Cap Plus Account¹

Asset mix of the Mackenzie Saxon Small Cap Fund

As at September 30, 2009



Growth after deduction of current management expense charges

September 1999 to September 2009



Performance of the Account

Net compound returns

As at September 30, 2009 / YTD

1 month	3 months	6 months	1 year	2 years	3 years	5 years	7 years	10 years
45.2	9.9	24.3	59.3	0.4	(15.4)	(7.7)	(0.1)*	6.4*

Net annual returns

As at December 31

08	07	06	05	04	03	02	01	00	99
(46.1)	(7.6)	15.1	10.8*	16.2*	36.9*	3.6*	22.7*	1.2*	11.7*

Returns after deduction of current management expense charges.

* Simulation of past returns as if the Account had been in effect for these periods.

¹ In mid-2009, the word 'Mackenzie' was added to the name of this account. This reflects the corresponding change in name of the Financial Index used and does not represent a change in objective or mandate of either the Financial Index used or the MD Life Plan investment account.

Establishment date: September 2007

Category

U.S. Equity

Objective of the Fund

To provide long-term capital growth

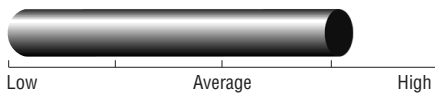
Financial index used

Total return of the MD American Growth Fund, A Series

Credited return

Percentage change, converted to Canadian currency, less 1.05% annually.
(Guaranteed maximum management expense charge: 1.35%)

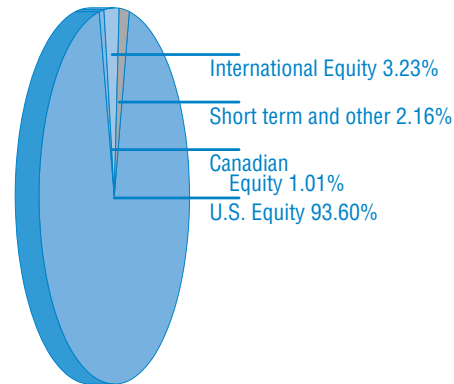
Volatility



MD American Growth Plus Account

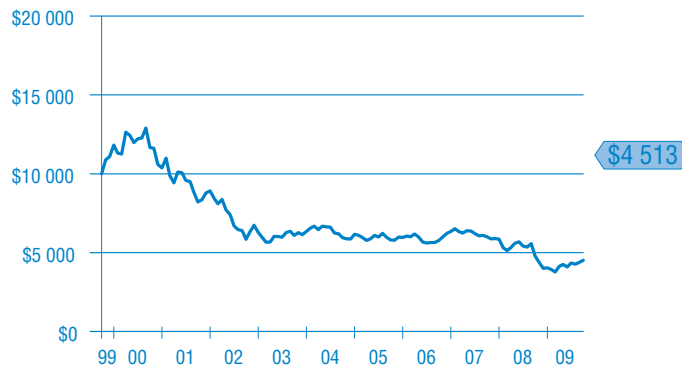
Asset mix of the MD American Growth Fund

As at September 30, 2009



Growth after deduction of current management expense charges

September 1999 to September 2009



Performance of the Account

Net compound returns

As at September 30, 2009 / YTD	1 month	3 months	6 months	1 year	2 years	3 years	5 years	7 years	10 years	
	11.9	2.9	4.0	9.7	(5.4)	(13.3)	(7.8)*	(5.4)*	(3.6)*	(7.6)*

Net annual returns

As at December 31	08	07	06	05	04	03	02	01	00	99
	(31.1)	(7.8)*	6.4*	(3.3)*	(2.8)*	1.0*	(29.5)*	(14.1)*	(12.2)*	16.9*

Returns after deduction of current management expense charges.
* Simulation of past returns as if the Account had been in effect for these periods.

Establishment date: July 2005

Category

U.S. Equity

Objective of the Fund

To provide long-term capital growth

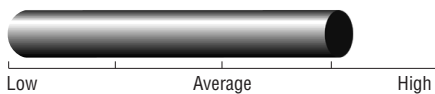
Financial index used

Total return of the MD American Value Fund, A Series

Credited return

Percentage change, converted to Canadian currency, less 1.05% annually.
(Guaranteed maximum management expense charge: 1.35%)

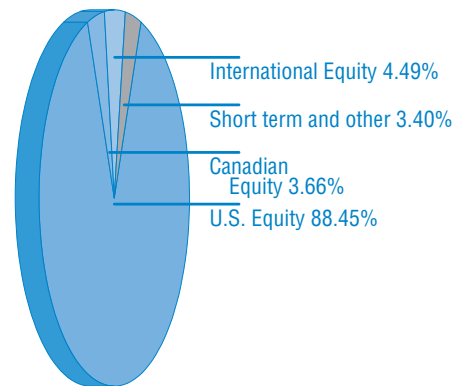
Volatility



MD American Value Plus Account

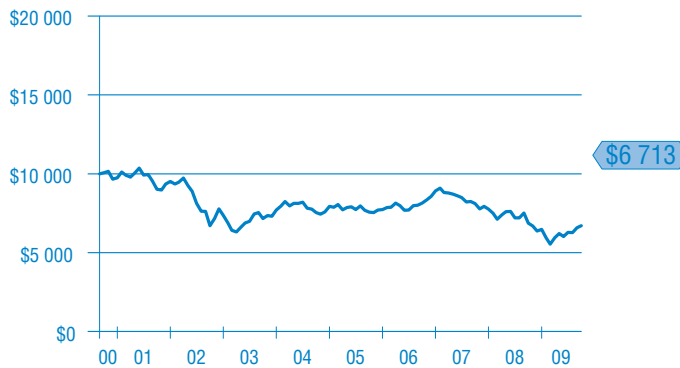
Asset mix of the MD American Value Fund

As at September 30, 2009



Growth after deduction of current management expense charges

August 2000 to September 2009



Performance of the Account

Net compound returns

As at September 30, 2009 / YTD

1 month	3 months	6 months	1 year	2 years	3 years	5 years	7 years	10 years
3.6	2.0	6.9	12.8	(2.3)	(9.0)	(6.2)	(2.3)*	0.0*

Net annual returns

As at December 31

08	07	06	05	04	03	02	01	00	99
(16.6)	(12.8)	15.2	(2.5)*	3.0*	4.6*	(22.6)*	(2.5)*	-	-

Returns after deduction of current management expense charges.

* Simulation of past returns as if the Account had been in effect for these periods.

Establishment date: September 2007

Category

U.S. Equity

Objective of the Fund

To provide long-term capital growth

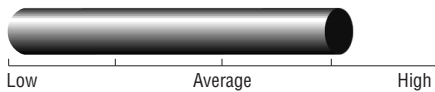
Financial index used

Total return of the Mackenzie Saxon U.S. Equity Fund, Investor Series

Credited return

Percentage change, converted to Canadian currency, less 1.05% annually.
(Guaranteed maximum management expense charge: 1.35%)

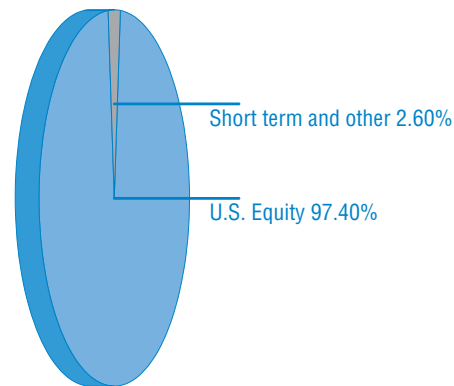
Volatility



Mackenzie Saxon U.S. Equity Plus Account¹

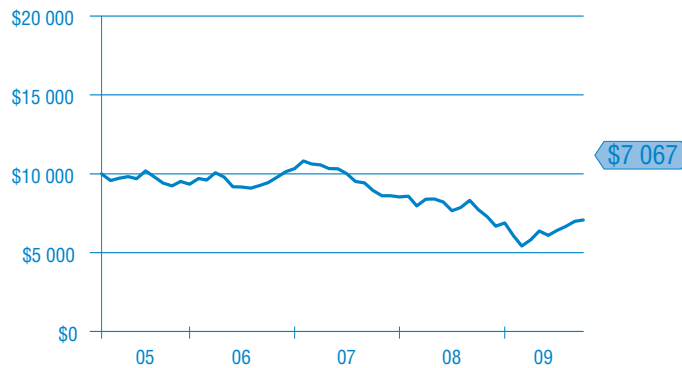
Asset mix of the Mackenzie Saxon U.S. Equity Fund

As at September 30, 2009



Growth after deduction of current management expense charges

February 2005 to September 2009



Performance of the Account

Net compound returns

As at September 30, 2009 / YTD 1 month 3 months 6 months 1 year 2 years 3 years 5 years 7 years 10 years

2.6	1.1	10.4	21.4	(8.6)	(11.1)	(9.2)*	-	-	-
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Net annual returns

As at December 31 08 07 06 05 04 03 02 01 00 99

(19.3)	(17.4)*	10.6*	-	-	-	-	-	-	-
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Returns after deduction of current management expense charges.

* Simulation of past returns as if the Account had been in effect for these periods.

¹ In mid-2009, the word 'Mackenzie' was added to the name of this account. This reflects the corresponding change in name of the Financial Index used and does not represent a change in objective or mandate of either the Financial Index used or the MD Life Plan investment account.

Establishment date: April 1998

Category

U.S. Equity

Objective of the Account

Long term capital growth through the change in stock value of 500 companies that trade on the New York Stock Exchange, American Stock Exchange and Nasdaq National Market System.

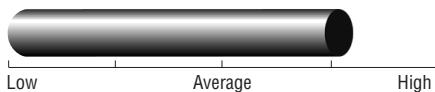
Financial index used

Total return of the Standard & Poor's 500 Composite Index net of withholding taxes.

Credited return

Percentage change, converted to Canadian currency, less 1.95% annually.
(Guaranteed maximum management expense charge: 2.25%)

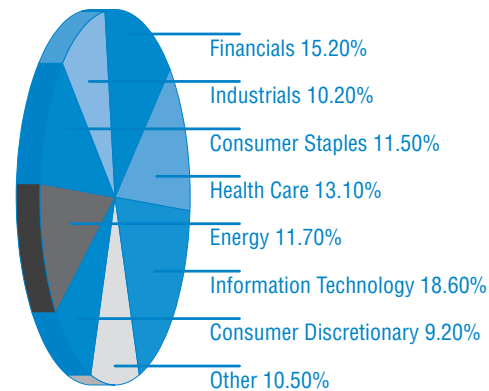
Volatility



U.S. Equity 500 Plus Account

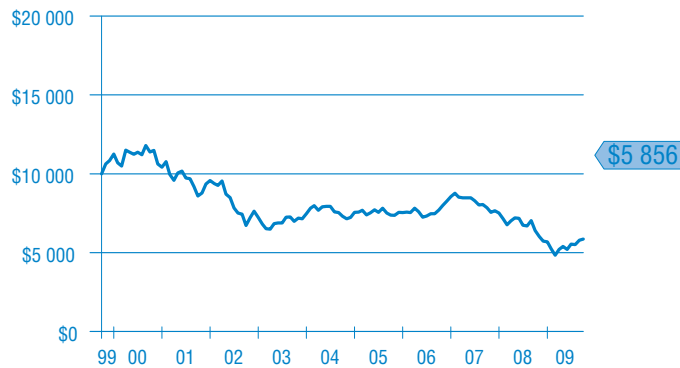
Asset mix of the S&P 500 Composite Index by industrial groups

As at September 30, 2009



Growth after deduction of current management expense charges

September 1999 to September 2009



Performance of the Account

Net compound returns

As at September 30, 2009 / YTD

1 month	3 months	6 months	1 year	2 years	3 years	5 years	7 years	10 years	
3.0	1.2	5.8	12.5	(8.5)	(13.6)	(8.7)	(4.3)	(2.0)	(5.2)

Net annual returns

As at December 31

08	07	06	05	04	03	02	01	00	99
(24.4)	(12.1)	13.5	(0.3)	1.3	3.2	(24.4)	(8.2)	(7.4)	12.2

Returns after deduction of current management expense charges.

Establishment date: September 2007

Category

U.S. Equity

Objective of the Account

Targets long-term capital appreciation through financial tools that reproduce the return of the NASDAQ 100 index of the U.S. Stock Exchange.

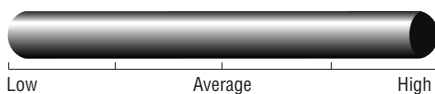
Financial index used

Return of Nasdaq 100 index

Credited return

Percentage change, converted to Canadian currency, less 1.95% annually.
(Guaranteed maximum management expense charge: 2.25%)

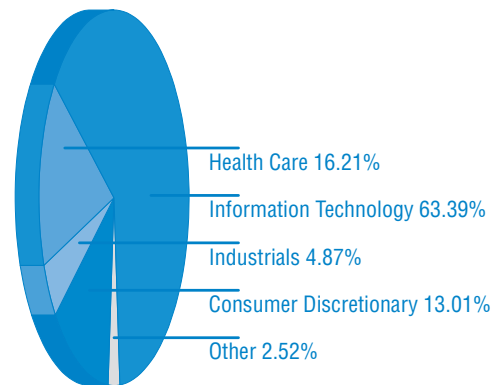
Volatility



U.S. Stocks DAQ Plus Account

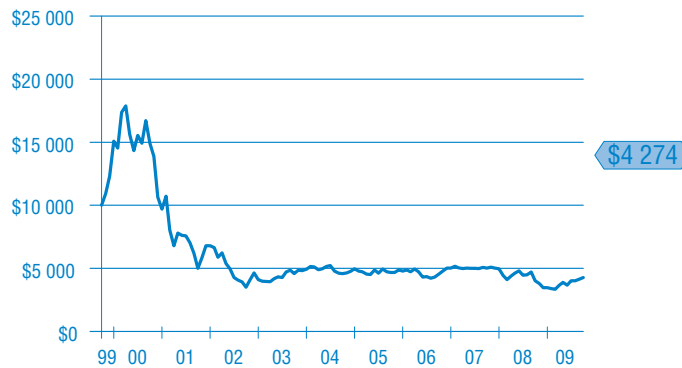
Asset mix of the Nasdaq 100 Index

As at September 30, 2009



Growth after deduction of current management expense charges

September 1999 to September 2009



Performance of the Account

Net compound returns

As at September 30, 2009 / YTD	1 month	3 months	6 months	1 year	2 years	3 years	5 years	7 years	10 years
22.9	3.3	6.6	16.8	6.4	(7.8)	(2.0)*	(1.4)*	2.8*	(8.1)*

Net annual returns

As at December 31	08	07	06	05	04	03	02	01	00	99
	(30.0)	(1.0)*	4.7*	(3.6)*	0.9*	19.7*	(39.5)*	(29.9)*	(35.7)*	87.3*

Returns after deduction of current management expense charges.

* Simulation of past returns as if the Account had been in effect for these periods.

MD Growth Plus Account

Establishment date: July 2005

Category

Global Equity

Objective of the Fund

To provide long-term capital growth.

Financial index used

Total return of the MD Growth Fund, A Series

Credited return

Percentage change, converted to Canadian currency, less 1.05% annually.
(Guaranteed maximum management expense charge: 1.35%)

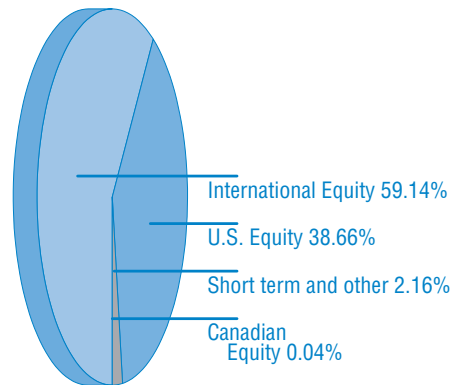
Volatility



Low Average High

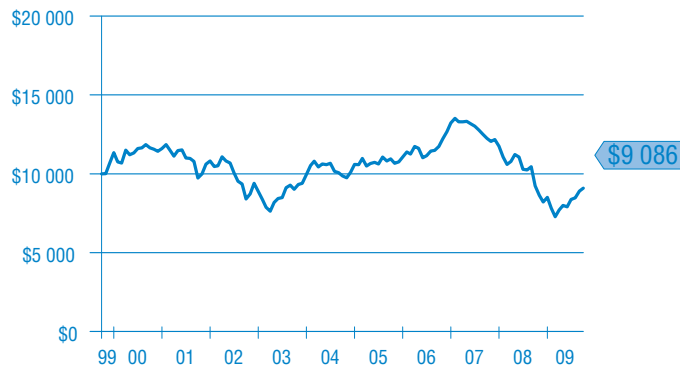
Asset mix of the MD Growth Fund

As at September 30, 2009



Growth after deduction of current management expense charges

September 1999 to September 2009



Performance of the Account

Net compound returns

As at September 30, 2009 / YTD

1 month	3 months	6 months	1 year	2 years	3 years	5 years	7 years	10 years	
6.9	2.2	8.5	18.0	(1.5)	(13.8)	(8.2)	(1.6)*	1.1*	(1.0)*

Net annual returns

As at December 31

08	07	06	05	04	03	02	01	00	99
(27.7)	(11.1)	19.5	4.5*	6.5*	11.9*	(17.8)*	(6.7)*	2.2*	15.8*

Returns after deduction of current management expense charges.

* Simulation of past returns as if the Account had been in effect for these periods.

Establishment date: September 2007

Category

Global Equity

Objective of the Fund

To provide long-term capital growth

Financial index used

Total return of the MD International Growth Fund, A Series

Credited return

Percentage change, converted to Canadian currency, less 1.05% annually.
(Guaranteed maximum management expense charge: 1.35%)

Volatility

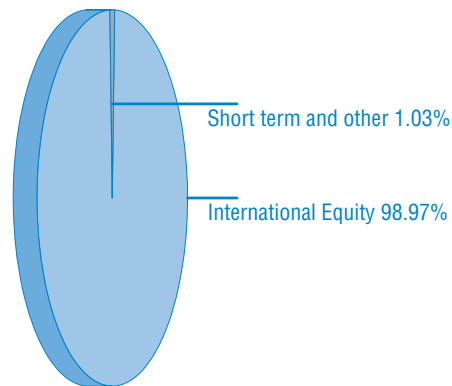


Low Average High

MD International Growth Plus Account

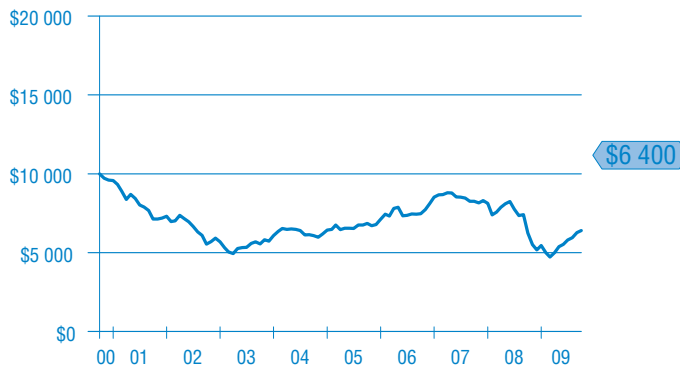
Asset mix of the MD International Growth Fund

As at September 30, 2009



Growth after deduction of current management expense charges

September 2000 to September 2009



Performance of the Account

Net compound returns

As at September 30, 2009 / YTD

1 month	3 months	6 months	1 year	2 years	3 years	5 years	7 years	10 years	
17.5	2.0	10.3	28.2	2.7	(11.9)	(5.0)*	1.1*	2.1*	-

Net annual returns

As at December 31

08	07	06	05	04	03	02	01	00	99
(33.0)	(4.6)*	19.7*	10.6*	6.0*	6.8*	(22.2)*	(23.7)*	-	-

Returns after deduction of current management expense charges.

* Simulation of past returns as if the Account had been in effect for these periods.

Establishment date: July 2005

Category

Global Equity

Objective of the Fund

To provide long-term capital growth

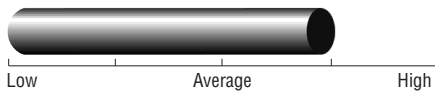
Financial index used

Total return of the MD International Value Fund, A Series

Credited return

Percentage change, converted to Canadian currency, less 1.05% annually.
(Guaranteed maximum management expense charge: 1.35%)

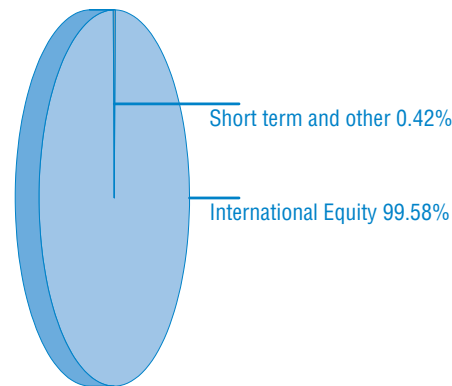
Volatility



MD International Value Plus Account

Asset mix of the MD International Value Fund

As at September 30, 2009



Growth after deduction of current management expense charges

January 2004 to September 2009



Performance of the Account

Net compound returns

As at September 30, 2009 / YTD	1 month	3 months	6 months	1 year	2 years	3 years	5 years	7 years	10 years
5.9	(0.3)	6.8	22.9	1.3	(12.1)	(7.2)	0.1*	-	-

Net annual returns

As at December 31	08	07	06	05	04	03	02	01	00	99
	(24.5)	(11.4)	22.8	5.1*	-	-	-	-	-	-

Returns after deduction of current management expense charges.
* Simulation of past returns as if the Account had been in effect for these periods.

Establishment date: September 2007

Category

Global Equity

Objective of the Fund

To provide long-term capital growth

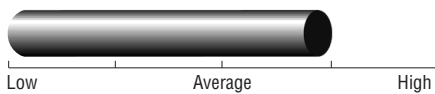
Financial index used

Total return of the Mackenzie Saxon International Equity Fund, Investor Series

Credited return

Percentage change, converted to Canadian currency, less 1.05% annually.
(Guaranteed maximum management expense charge: 1.35%)

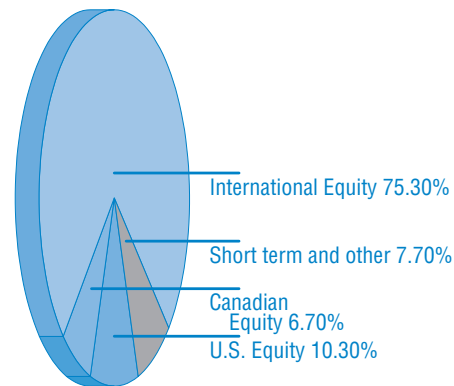
Volatility



Mackenzie Saxon International Equity Plus Account¹

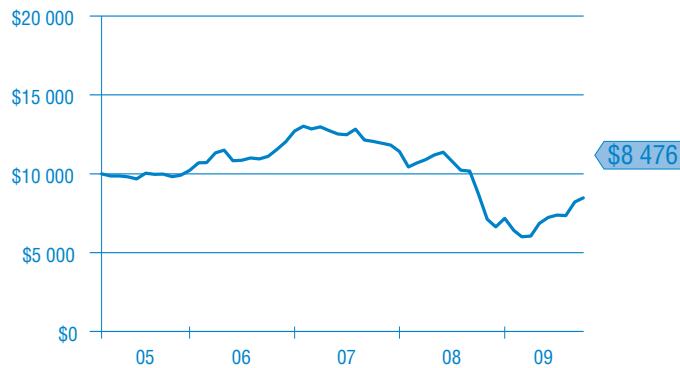
Asset mix of the Mackenzie Saxon International Equity Fund

As at September 30, 2009



Growth after deduction of current management expense charges

February 2005 to September 2009



Performance of the Account

Net compound returns

As at September 30, 2009 / YTD	1 month	3 months	6 months	1 year	2 years	3 years	5 years	7 years	10 years
18.1	3.2	14.8	40.2	(3.1)	(16.1)	(8.6)*	-	-	-

Net annual returns

As at December 31	08	07	06	05	04	03	02	01	00	99
	(37.1)	(10.3)*	24.5*	-	-	-	-	-	-	-

Returns after deduction of current management expense charges.

* Simulation of past returns as if the Account had been in effect for these periods.

¹ In mid-2009, the word 'Mackenzie' was added to the name of this account. This reflects the corresponding change in name of the Financial Index used and does not represent a change in objective or mandate of either the Financial Index used or the MD Life Plan investment account.

Establishment date: July 2005

Category

Global Equity

Objective of the Fund

To provide long-term capital growth

Financial index used

Total return of the Mackenzie Saxon World Fund, Investor Series

Credited return

Percentage change, converted to Canadian currency, less 1.05% annually.
(Guaranteed maximum management expense charge: 1.35%)

Volatility

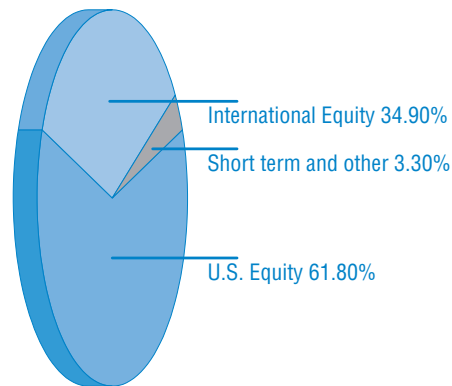


Low Average High

Mackenzie Saxon World Plus Account¹

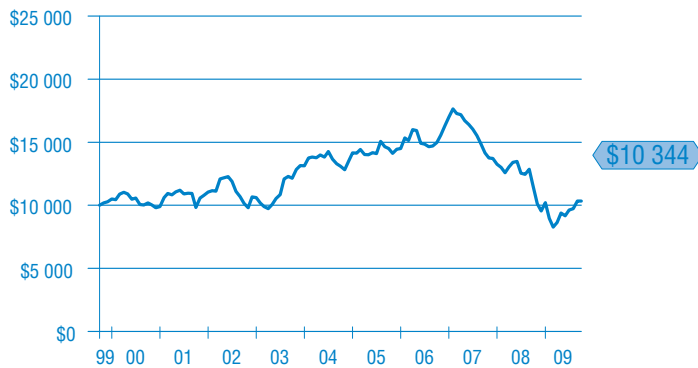
Asset mix of the Mackenzie Saxon World Fund

As at September 30, 2009



Growth after deduction of current management expense charges

September 1999 to September 2009



Performance of the Account

Net compound returns

As at September 30, 2009 / YTD

1 month	3 months	6 months	1 year	2 years	3 years	5 years	7 years	10 years
1.4	0.1	7.6	19.8	(10.0)	(14.5)	(11.6)	(4.6)*	0.3*

Net annual returns

As at December 31

08	07	06	05	04	03	02	01	00	99
(23.0)	(22.0)	17.2	2.4*	7.7*	23.8*	(3.9)*	11.7*	(5.9)*	20.5*

Returns after deduction of current management expense charges.

* Simulation of past returns as if the Account had been in effect for these periods.

¹ In mid-2009, the word 'Mackenzie' was added to the name of this account. This reflects the corresponding change in name of the Financial Index used and does not represent a change in objective or mandate of either the Financial Index used or the MD Life Plan investment account.

Establishment date: April 1998

Category

Global Equity

Objective of the Account

Long term capital growth through the change in stock value of approximately 2,700 companies listed on stock exchanges in the 23 countries that compose the Morgan Stanley Capital International World Index.

Financial index used

Total return of the Morgan Stanley Capital International World Index net of withholding taxes.

Credited return

Percentage change, converted to Canadian currency, less 1.95% annually.
(Guaranteed maximum management expense charge: 2.25%)

Volatility

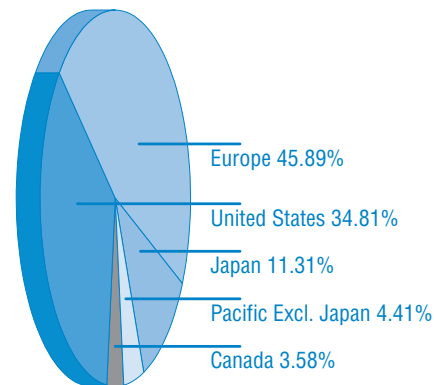


Low Average High

Global Equity Plus Account

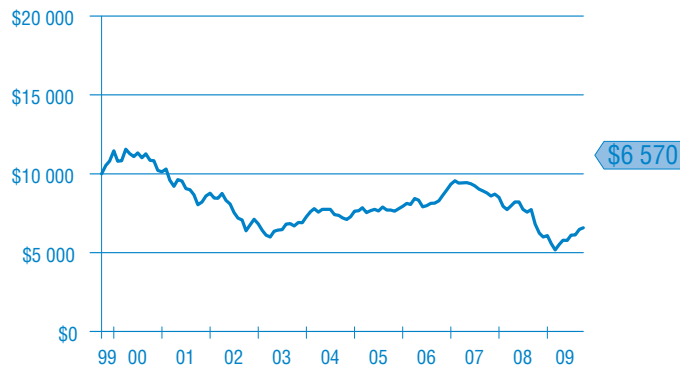
Asset mix of the MSCI World Index by region

As at September 30, 2009



Growth after deduction of current management expense charges

September 1999 to September 2009



Performance of the Account

Net compound returns

As at September 30, 2009 / YTD	1 month	3 months	6 months	1 year	2 years	3 years	5 years	7 years	10 years	
	8.2	1.5	7.6	19.2	(3.6)	(13.5)	(7.5)	(1.8)	0.4	(4.1)

Net annual returns

As at December 31	08	07	06	05	04	03	02	01	00	99
	(28.6)	(9.0)	17.7	4.0	4.8	6.8	(22.3)	(13.3)	(11.6)	15.8

Returns after deduction of current management expense charges.

Establishment date: April 1998

Category

Global Equity

Objective of the Account

Long term capital growth through the performance of approximately 1,000 stocks in 20 major equity markets around the world, excluding the U.S.A. and Canada.

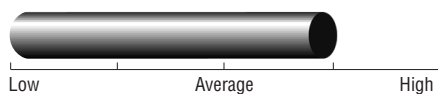
Financial index used

Total return of the Morgan Stanley Capital International EAFE Index net of withholding taxes.

Credited return

Percentage change, converted to Canadian currency, less 1.95% annually.
(Guaranteed maximum management expense charge: 2.25%)

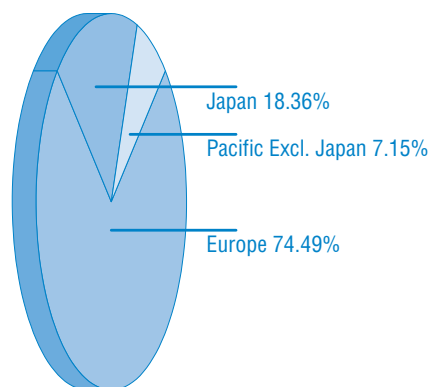
Volatility



International Equity Plus Account

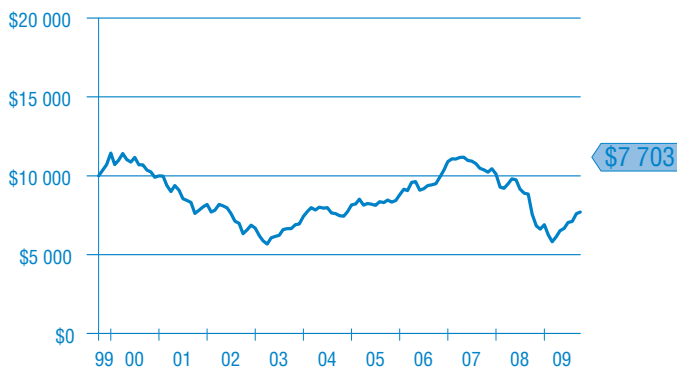
Asset mix of the MSCI EAFE Index by region

As at September 30, 2009



Growth after deduction of current management expense charges

September 1999 to September 2009



Performance of the Account

Net compound returns

As at September 30, 2009 / YTD	1 month	3 months	6 months	1 year	2 years	3 years	5 years	7 years	10 years	
	11.7	1.4	9.4	26.0	1.9	(13.8)	(6.7)	0.6	2.9	(2.6)

Net annual returns

As at December 31	08	07	06	05	04	03	02	01	00	99
	(31.8)	(7.2)	23.9	7.9	9.8	11.2	(18.4)	(18.1)	(12.6)	17.7

Returns after deduction of current management expense charges.

Establishment date: April 1998

Category

Global Equity

Objective of the Account

Long term capital growth through the change in stock value of companies listed on stock exchange in the 15 European countries that compose the Morgan Stanley Capital International Europe Index.

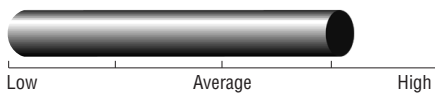
Financial index used

Total return of the Morgan Stanley Capital International Europe Index net of withholding taxes.

Credited return

Percentage change, converted to Canadian currency, less 1.95% annually.
(Guaranteed maximum management expense charge: 2.25%)

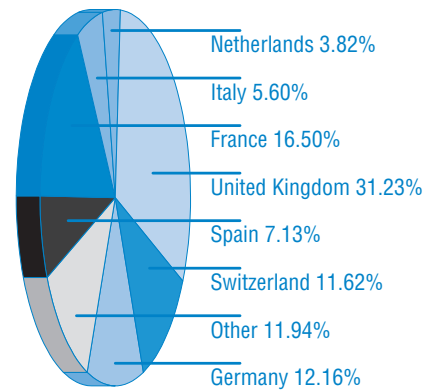
Volatility



European Plus Account

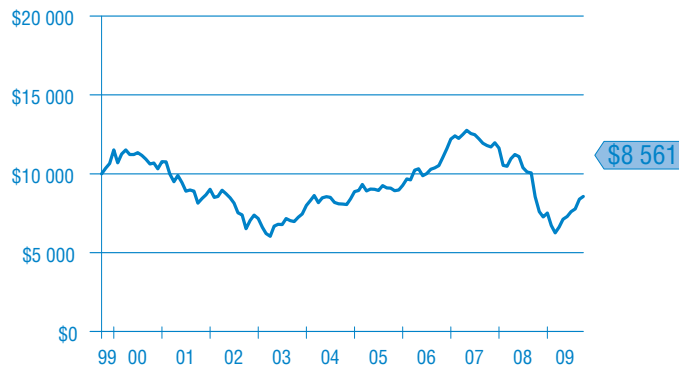
Asset mix of the MSCI Europe Index by country

As at September 30, 2009



Growth after deduction of current management expense charges

September 1999 to September 2009



Performance of the Account

Net compound returns

As at September 30, 2009 / YTD	1 month	3 months	6 months	1 year	2 years	3 years	5 years	7 years	10 years	
	14.0	2.2	12.6	29.4	0.2	(14.8)	(6.6)	1.2	4.0	(1.5)

Net annual returns

As at December 31	08	07	06	05	04	03	02	01	00	99
	(35.4)	(4.6)	31.8	4.4	10.9	11.6	(20.5)	(16.3)	(6.4)	7.7

Returns after deduction of current management expense charges.

Guaranteed Interest Accounts

Category

Income

Financial index used

Set rates of investment growth at the time of each deposit and guarantee those rates for the duration of the terms selected. Investment growth compounds monthly at the rate set for the initial deposit. There are six Guaranteed Interest Accounts available for terms of one, two, three, four, five and 10 years.

Credited return

90% of the rates of Government of Canada Bonds of the same duration, less 0.45%. Guaranteed Interest Accounts also have minimum guaranteed rates of return that vary by term:

1, 2 & 3 years:	1.30%
4 years:	2.30%
5 years:	3.30%
10 years:	4.00%
5 year average	2.30%

Rates in Effect

As at September 30, 2009

1 year	1.31%
2 years	1.50%
3 years	2.15%
4 years	2.55%
5 years	3.30%
10 years	4.30%
Average 5 years	2.75%

Compound rates of return are shown.

Table of net returns as at September 30, 2009

Index Accounts	Unit Value	Simple returns ¹			Compound annual returns			
		1 month %	3 months %	YTD %	1 year %	3 years %	5 years %	10 years %
Money Market Plus Account	103.74	(0.1)	(0.2)	(0.4)	(0.1)	1.9*	2.0*	2.3*
MD Bond & Mortgage Plus Account	110.12	0.2	1.0	2.0	4.9	3.1*	2.6*	3.3*
MD Bond Plus Account	112.08	0.7	2.8	6.4	8.7	3.4*	3.6*	4.4*
Bond Plus Account	112.67	0.8	2.3	4.3	8.5	3.7	4.1	4.8
Global Bond Plus Account	122.82	(0.1)	(2.7)	(9.4)	12.3	7.8	2.3	1.9
MD Balanced Plus Account	93.44	3.0	10.0	20.5	8.2	1.3*	5.2*	3.9*
Mackenzie Saxon Balanced Plus Account	91.28	3.6	11.1	24.3	6.7	0.7*	4.2*	6.9*
Prudent Plus Account	101.43	1.1	3.4	6.7	5.5	2.1*	3.5*	3.2*
Moderate Plus Account	97.50	1.3	4.1	8.1	4.8	1.3*	3.3*	2.6*
Balanced Plus Account	93.54	1.5	4.8	9.5	3.9	0.4*	3.1*	2.0*
Growth Plus Account	89.54	1.8	5.5	10.8	2.9	(0.5)*	2.8*	1.4*
Aggressive Plus Account	85.54	2.0	6.2	12.1	1.8	(1.6)*	2.5*	0.8*
MD Dividend Plus Account	88.98	2.5	7.5	14.6	(1.3)	(1.2)	4.2*	6.0*
MD Equity Plus Account	79.76	4.0	9.2	19.5	1.2	(2.3)	4.1*	-
MD Income & Growth Plus Account	82.23	3.8	10.2	19.3	(1.9)	-	-	-
MD Select Plus Account	73.04	6.7	13.5	28.9	(1.1)	(3.9)	2.6*	-
Mackenzie Saxon High Income Plus Account	88.81	5.3	15.4	30.5	(1.4)	0.2	4.7*	9.1*
Mackenzie Saxon Stock Plus Account	82.83	4.9	14.6	31.2	5.6	(0.6)	4.7*	8.1*
Canadian Equity 60 Plus Account	86.12	4.4	7.1	26.8	(2.5)	1.0	7.5	5.3
Mackenzie Saxon Small Cap Plus Account	64.27	9.9	24.3	45.2	0.4	(7.7)	(0.1)*	6.7*
MD American Growth Plus Account	70.81	2.9	4.0	11.9	(5.4)	(7.8)*	(5.4)*	(7.6)*
MD American Value Plus Account	77.98	2.0	6.9	3.6	(2.3)	(6.2)	(2.3)*	-
Mackenzie Saxon U.S. Equity Plus Account	68.55	1.1	10.4	2.6	(8.6)	(9.2)*	-	-
U.S. Equity 500 Plus Account	69.14	1.2	5.8	3.0	(8.5)	(8.7)	(4.3)	(5.2)
U.S. Stocks DAQ Plus Account	85.26	3.3	6.6	22.9	6.4	(2.0)*	(1.4)*	(8.1)*
MD Growth Plus Account	69.06	2.2	8.5	6.9	(1.5)	(8.2)	(1.6)*	(1.0)*
MD International Growth Plus Account	75.03	2.0	10.3	17.5	2.7	(5.0)*	1.1*	-
MD International Value Plus Account	70.34	(0.3)	6.8	5.9	1.3	(7.2)	0.1*	-
Mackenzie Saxon International Equity Plus Account	67.70	3.2	14.8	18.1	(3.1)	(8.6)*	-	-
Mackenzie Saxon World Plus Account	63.07	0.1	7.6	1.4	(10.0)	(11.6)	(4.6)*	0.3*
Global Equity Plus Account	70.19	1.5	7.6	8.2	(3.6)	(7.5)	(1.8)	(4.1)
International Equity Plus Account	70.20	1.4	9.4	11.7	1.9	(6.7)	0.6	(2.6)
European Plus Account	68.22	2.2	12.6	14.0	0.2	(6.6)	1.2	(1.5)

Past performance is not necessarily indicative of future performance as returns are not guaranteed and may be positive or negative.

¹ The rates for the period are non-annualized.

* Simulation of past returns as if the Account had been in effect for these periods.