

## Key facts - Ideal Segregated Funds

This summary briefly describes the basic things you should know before you apply for an Individual Variable Insurance Contract.

**This summary is not your contract.** A full description of all the features and how they work is contained in the Information Folder and in the Contract. We recommend you review these documents carefully and discuss any questions you have with your advisor.

### What am I getting?

You are purchasing an insurance Contract between you and The Standard Life Assurance Company of Canada. It gives you a choice of investments and guarantees.

You can:

- ▶ Choose fund(s) to invest in
- ▶ Receive a guarantee
- ▶ Name a person to receive the Death Benefit Guarantee or continue your Contract upon your death
- ▶ Pick a registered or non-registered contract
- ▶ Receive regular payments now or later

The choices you make may affect your taxes. They could also affect your guarantees. These choices are explained in the Information Folder or in the Contract. Ask your advisor to help you make these choices.

**The value of your Contract can go up or down subject to the guarantees. We recommend that you read the Information Folder and your Contract carefully before you decide to make your purchase.**

### What guarantees are available?

You get Maturity and Death Benefit Guarantees. These help protect your fund investments. You can also get added protection from Resets.

**Any withdrawals you make may reduce your guarantees.** For more details, please see section 9 in the Information Folder.

### Maturity Benefit Guarantee

This protects the value of your investment at specific dates in the future. Your money must be invested for a minimum of 10 years. For all the conditions of your guarantee, see section 9 in the Information Folder.

On these dates, you will receive the greater of:

- ▶ the Contract Value,
- or**
- ▶ 75% of the Net Premium.

There is a guarantee available for your investment into a RRIF. Please see section 9 for further details.

Please see section 3 in the Information Folder for definitions of Contract Value and Net Premium.

### Death Benefit Guarantee

This protects the value of your investment if you die. It is paid to someone you name. The guarantee may be impacted by the age you are at the time you invest your first deposit.

The Death Benefit Guarantee applies if you die before the end of the Contract. It pays the greater of:

- ▶ the Contract Value,
- or**
- ▶ 100% of the Net Premium.

There is a guarantee available for your investment into a RRIF. Please see section 9 for further details.

Please see section 3 in the Information Folder for definitions of Contract Value and Net Premium.

### What investments are available?

You can invest in segregated funds.

The segregated funds are described in the *Fund Facts*.

**Standard Life does not guarantee the performance of segregated funds. Carefully consider your tolerance for risk when you select an investment option.**

## How much will it cost?

The funds and the premium allocation options you select all affect your costs.

If you invest in funds, you can choose from the following sales charge options: back-end load and no-load. For more details see section 7 in the Information Folder.

Fees and expenses are deducted from the segregated funds. They are shown as management expense ratios or MERs in the *Fund Facts* for each fund.

If you make certain transactions or other requests, you may be charged separately for them. These include withdrawals, short-term trading, frequent trading and switching funds.

For more details, see section 12 in the Information Folder.

## What can I do after I purchase this Contract?

If you wish, you can do any of the following:

### Switches and Transfers

You may switch or transfer from one fund to another. See section 8 in the Information Folder.

### Withdrawals

You can withdraw money from your Contract. If you decide to, this may affect your guarantees. You may also need to pay a fee or taxes. See section 7 in the Information Folder.

### Premiums

You may make lump-sum or regular payments. See section 6 in the Information Folder.

### Resets

If the value of your investments goes up, you may reset your guarantees at a higher amount. This may affect the timing of your maturity guarantee. See section 9 in the Information Folder.

### Annuity

At a certain time, unless you select another option, we will start making payments to you.

Certain restrictions and other conditions may apply. Review the Information Folder and your Contract for your rights and obligations and discuss any questions with your advisor.

## What information will I receive about my Contract?

We will tell you once a year the value of your investments and any transactions you have made.

You may request more detailed financial statements of the funds. These are updated at certain times during the year.

## Can I change my mind?

Yes, you can:

- ▶ cancel the Contract,
- ▶ cancel any payment you make, or
- ▶ reverse investment decisions.

To do any of these, you must tell us in writing within two business days of the earlier of:

- ▶ the date you received confirmation, or
- ▶ five business days after it is mailed.

The amount returned will be the lesser of the amount you invested or the value of the fund if it has gone down. If you cancel, the amount returned will include a refund of any sales charges or other fees you paid.

If you change your mind about a specific fund transaction, the right to cancel only applies to that transaction.

## Where can I get more information?

You may call us at **1 888 841-6633** or send us an e-mail to [csc@standardlife.ca](mailto:csc@standardlife.ca). Information about our company and the products and services we provide is on our website at [www.standardlife.ca](http://www.standardlife.ca).

**For information about handling issues you are unable to resolve with your insurer, contact the OmbudService for Life and Health Insurance at 1 800 268-8099 or on the Internet at [www.olhi.ca](http://www.olhi.ca).**

For information about additional protection available for all life insurance contractholders, contact Assuris, a company established by the Canadian life insurance industry. See [www.assuris.ca](http://www.assuris.ca) for details.

For information about how to contact the insurance regulator in your province visit the Canadian Council of Insurance Regulators website at [www.ccir-ccra.org](http://www.ccir-ccra.org).