

	Ideal 75/100 Series			Back-end load option (BEL)				No-load option (NL)				Low-load option (LL)				Platinum Option				F-Class Option			
	Mgmt. fee <sup>1</sup> % (BEL/NL/LL)	Insurance fee <sup>1</sup> %	MER <sup>1</sup>	Code	Code	Code	Mgmt. fee <sup>1</sup> %	Insurance fee <sup>1</sup> %	MER <sup>1</sup>	Code	Mgmt. fee <sup>1</sup> %	Insurance fee <sup>1</sup> %	MER <sup>1</sup>	Code	Mgmt. fee <sup>1</sup> %	Insurance fee <sup>1</sup> %	MER <sup>1</sup>	Code	Mgmt. fee <sup>1</sup> %	Insurance fee <sup>1</sup> %	MER <sup>1</sup>	Code	
<b>Ideal Portfolios<sup>2</sup></b>																							
Ideal Conservative	2.25	0.25	2.82	SLI715S	SLI7315S	SLI7115S	1.65	0.25	2.15	SLI7415S	1.10	0.25	1.50	SLI7615S									
Ideal Moderate	2.25	0.30	2.87	SLI716S	SLI7316S	SLI7116S	1.65	0.30	2.19	SLI7416S	1.10	0.30	1.55	SLI7616S									
Ideal Growth	2.25	0.40	2.94	SLI717S	SLI7317S	SLI7117S	1.65	0.40	2.27	SLI7417S	1.10	0.40	1.64	SLI7617S									
Ideal Dividend Growth & Income	2.25	0.65	3.19	SLI728S	SLI7328S	SLI7128S	1.65	0.65	2.52	SLI7428S	N/A	N/A	N/A	N/A									
Ideal Aggressive	2.25	0.65	3.19	SLI718S	SLI7318S	SLI7118S	1.65	0.65	2.51	SLI7418S	N/A	N/A	N/A	N/A									

<b>Ideal 100/100 Series</b>																							
<b>Ideal Portfolios<sup>2</sup></b>																							
Ideal Conservative	2.25	0.50	3.07	SLI815S	SLI8315S	SLI8115S	1.65	0.50	2.40	SLI8415S	1.10	0.50	1.76	SLI8615S									
Ideal Moderate	2.25	0.55	3.11	SLI816S	SLI8316S	SLI8116S	1.65	0.55	2.44	SLI8416S	1.10	0.55	1.80	SLI8616S									
Ideal Growth	2.25	0.65	3.19	SLI817S	SLI8317S	SLI8117S	1.65	0.65	2.52	SLI8417S	1.10	0.65	1.90	SLI8617S									
Ideal Dividend Growth & Income	2.25	0.90	3.44	SLI828S	SLI8328S	SLI8128S	1.65	0.90	2.77	SLI8428S	N/A	N/A	N/A	N/A									
Ideal Aggressive	2.25	0.90	3.44	SLI818S	SLI8318S	SLI8118S	1.65	0.90	2.77	SLI8418S	N/A	N/A	N/A	N/A									

\* Management and insurance fees as at November 18, 2013. The F-Class Option was introduced on November 18, 2013. In order to reflect a more representative MER, the MER shown is as of March 31, 2014 and is therefore not audited.

<sup>1</sup> Management fees, insurance fee and MER charged per year as at December 31, 2013.

<sup>2</sup> Ideal Portfolios are segregated funds that invest in underlying Standard Life Mutual Funds. Standard Life Mutual Funds are offered by Standard Life Mutual Funds Ltd.

## Trailer commission for all series

	Years during Deferred Sales Charges (DSC) period	Trailer (before DSC period)	Years after Deferred Sales Charges (DSC) period	Trailer (after DSC period)
<b>Back-end Load (BEL)</b>	1 to 7 years	FundSERV: 0.50% Paper-based: 0.40%	7 years +	FundSERV: 1.25% Paper-based: 1.00%
<b>No-load option (NL)</b>	N/A	FundSERV: 1.25% Paper-based: 1.00%	N/A	FundSERV: 1.25% Paper-based: 1.00%
<b>Low-load option (LL)</b>	1 to 3 years	FundSERV: 0.50% Paper-based: 0.40%	3 years +	FundSERV: 1.25% Paper-based: 1.00%
<b>Platinum Option</b>	N/A	FundSERV: 1.00% Paper-based: 0.80%	N/A	FundSERV: 1.00% Paper-based: 0.80%
<b>F-Class Option</b>	N/A	N/A	N/A	N/A

Common features for Ideal 75/100 and Ideal 100/100 Series		
Ideal 75/100 Series Ideal 100/100 Series	Back-end load option	No-load option
Investment managers / Portfolio managers of the underlying funds	Standard Life Investments Inc., Beutel, Goodman & Company Ltd., Guardian Capital	
Premium minimums <sup>3</sup>	RRSP/Non-Reg/TFSA: \$1,000 per series Separate contract for low-load option only <sup>4</sup> RRIF/LIF: \$10,000 per series Additional: \$250/fund (savings) Additional: \$1,000/fund (payout) PAD <sup>5</sup> : \$50/fund SWP <sup>1</sup> : (non-registered plans only): \$100 (\$5,000 min. must be met) DCA <sup>1</sup> : \$250/switch (savings) DCA <sup>1</sup> : \$1,000/switch (payout) <sup>†</sup> Available on a weekly, biweekly, monthly, bimonthly, quarterly, semi-annual or annual basis.	
Up-front commission for first year <sup>5</sup>	<b>Paper-based:</b> 3.5% paid to advisor <b>FundSERV:</b> 5% paid to distributor Up-front – Non negotiable	N/A
Trailer yearly	Please refer to the Trailer commission for all series on the previous page.	
Resets <sup>6</sup>	<b>Maturity Guarantee Value<sup>7</sup></b> : Up to 2 client-initiated resets per series year.	
Death Benefit Guarantee <sup>11</sup>	<p><b>Savings plans</b> – If the annuitant is under age 80 at the time of the first premium payment, the Death Benefit Guarantee is equal to the greater of: series value or 100% of Death Guarantee Value<sup>7</sup>. Additional premiums can be allocated after age 80 (100% guarantee will not reduce at older ages).</p> <p><b>Registered retirement income plans: Client name and nominee contracts:</b> If the annuitant is under age 80 at the time of the first premium payment, the greater of: series value or 100% of Death Guarantee Value<sup>7</sup> less the sum of retirement income payments received since the last reset, if applicable. Additional premiums can be allocated after age 80 (100% guarantee will not reduce at older ages). Dollar for dollar reductions on the Death Benefit Guarantee.</p>	
Withdrawal charge period	7 year	Nil
Withdrawal charges	Withdrawal charges waived on death Up to 1 year 6%                      4-5 years 3% 1-2 years 5%                            5-6 years 2% 2-3 years 5%                            6-7 years 1% 3-4 years 4%                            7+ years 0%	No withdrawal charges
Free withdrawals	<p><b>Savings plans</b></p> <ul style="list-style-type: none"> <li>▶ 1st year: Up to 10% of the sum of the premiums paid in the 1st calendar year</li> <li>▶ Subsequent years: Up to 10% of the sum of the fund values as at January 1st plus 10% of any additional premiums paid during the year</li> </ul>	
<b>Creditor protection<sup>12</sup> may be available in case of bankruptcy or lawsuit provided a preferred class beneficiary is designated.</b>		

Distinct features for Ideal 75/100 and Ideal 100/100 Series					
Ideal 75/100 Series	Back-end load option	No-load option	F-Class Option	Low-load option	Platinum Option
Maximum age at issue	New premiums age 90, additional premiums age 100				
Maturity Benefit Guarantee <sup>8</sup>	Greater of: series value or 75% of Maturity Guarantee Value <sup>7</sup>				
Payout Benefit Guarantee <sup>10</sup>	Equal to: 75% of Maturity Guarantee Value <sup>7</sup> paid as retirement income payments. Dollar-for-dollar reductions on Payout Benefit Guarantee.				
Ideal 100/100 Series	Back-end load option	No-load option	F-Class Option	Low-load option	Platinum Option
Maximum age at issue	New premiums age 85, additional premiums age 100				
Maturity Benefit Guarantee <sup>8</sup>	Greater of: series value or 100% <sup>9</sup> of Maturity Guarantee Value <sup>7</sup>				
Payout Benefit Guarantee <sup>10</sup>	Equal to: 100% <sup>9</sup> of Maturity Guarantee Value <sup>7</sup> paid as retirement income payments. Dollar-for-dollar reductions on Payout Benefit Guarantee.				

F-Class Option	Low-load option	Platinum Option
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		\$250,000 per contract (\$5,000 per fund) Separate contract <sup>4</sup> Additional: \$5,000/fund PAD <sup>†</sup> : \$1,000/fund SWP <sup>†</sup> : (non-registered plans only): \$500 (\$250,000 min. must be met for PAD and SWP) DCA <sup>†</sup> : \$1,000/switch <sup>†</sup> Available on a weekly, biweekly, monthly, bimonthly, quarterly, semi-annual or annual basis.
N/A	<b>Paper-based:</b> 1.75% paid to advisor <b>FundSERV:</b> 2.5% paid to distributor Up-front – Non-negotiable	N/A

**Death Guarantee Value<sup>7</sup>** : Automatic reset every 3 years with a final reset on the series anniversary date following the annuitant's 70<sup>th</sup> birthday, if the series value is greater than the Death Guarantee Value.

**Additional condition for nominee contracts:** During the initial 10 years (Ideal 75/100 Series) or the initial 15 years (Ideal 100/100 Series) or from last reset, retirement income payments not exceeding 20% of the series value (as of December 31 of the previous year) will reduce the Death Benefit Guarantee on a dollar for dollar basis.

Withdrawals in excess of 20% of the series value, in a given calendar year, will reduce the Maturity Guarantee Value proportionally.

Nil	3 year	Nil
No withdrawal charges	Low-load waived on death Up to 1 year      3% 1-2 years          2% 2-3 years          1% 3+ years            0%	No withdrawal charges

**Registered retirement income plans**

- ▶ 1st year: Up to 20% of the sum of the premiums paid in the 1st calendar year
- ▶ Subsequent years: Up to 20% of the sum of the fund values as at January 1st plus 20% of any additional premiums paid during the year  
 Free withdrawals are not applicable for registered retirement income plans in the case of transfers to other financial institutions.  
 They are not cumulative and unused amounts cannot be carried forward to future years.

<b>Opportunities to bypass probate fees, executor fees and delays<sup>13</sup> upon death, if a beneficiary other than the estate is named.</b>	<b>Sigma Assiste<sup>14</sup>, a free telephone assistance service for your clients' non financial needs.</b>
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- <sup>3</sup> Please contact Standard Life for amounts exceeding \$10,000,000 for Ideal 75/100 Series and Ideal 100/100 Series.
- <sup>4</sup> The Back-end load option can be held in the same contract as the No-load option and F-Class Option; however, the Low-load option and Platinum Option must be held in separate contracts.
- <sup>5</sup> The total upfront commission is not applicable to the No-load option , F-Class Option and Platinum Option.
- <sup>6</sup> No resets allowed on Maturity Guarantee Value in the 10-year period prior to the Series Maturity Date for Ideal 75/100 Series and the 15-year period for Ideal 100/100 Series.
- <sup>7</sup> The Maturity Guarantee Value (MGV) is used to calculate the Maturity Benefit Guarantee and the Payout Benefit Guarantee and the Death Guarantee Value (DGV) is used to calculate the Death Benefit Guarantee. Prior to any resets, the MGV and DGV are equal to the sum of premiums paid less the sum of proportional reductions for prior withdrawals, for a particular series. If a reset has occurred, they are equal to the last reset value plus the sum of additional premiums paid less the sum of proportional reductions for prior withdrawals since the last reset, for a particular series.
- <sup>8</sup> Provided the series has been in-force for a minimum of 10 years (Ideal 75/100 Series) or 15 years (Ideal 100/100 Series) from the date of the first premium payment or from the last reset date, if applicable.
- <sup>9</sup> At the Series Maturity Date, any additional premiums that have been in the series less than 15 years are guaranteed at 75%. Additional premiums can be made after age 85.
- <sup>10</sup> Amount will be paid as retirement income payments, provided the series has been in-force for a minimum of 10 years (Ideal 75/100 Series) or 15 years (Ideal 100/100 Series) from the date of the first premium payment or from the last reset date, if applicable. Please refer to the to the Ideal Segregated Funds Signature 2.0 Information Folder for more details.
- <sup>11</sup> If annuitant is age 80 or over at the time of the first premium payment, the Death Benefit Guarantee is 75% of the Death Guarantee Value.
- <sup>12</sup> Since there are some circumstances where creditor protection may not apply, it is recommended that contractholders consult a legal advisor to find out if they are eligible for this kind of protection. This feature may not apply if the contract is held in a nominee plan. Please refer to the Ideal Segregated Funds Signature 2.0 Information Folder for more details.
- <sup>13</sup> In Quebec, notarial wills don't need to be probated. Probate fees are minimal for both holograph wills and wills made in the presence of witnesses.
- <sup>14</sup> Sigma Assistel is a supplementary service provided by a third-party entity and can be changed or withdrawn without prior notice.

No distributions are paid on segregated funds. They are reinvested or retained in the fund.

Ideal 75/100 Series and Ideal 100/100 Series are offered on our Ideal Segregated Funds Signature 2.0 Contract, which is an insurance product.

A description of the key features and the terms and conditions of Standard Life's Ideal Segregated Funds Signature 2.0 is contained in the Information Folder and Contract. The information has been simplified for the purposes of this document and, if there are any inconsistencies between the information presented in this document and the Information Folder and Contract, the Information Folder and Contract will prevail.

Subject to any applicable guarantees, any part of the premium or other amount allocated to an Ideal Segregated Fund is invested at the risk of the contractholder and may increase or decrease in value according to fluctuations in the market value of the assets of the Ideal Segregated Fund.

Last updated: **May 2014**

In case of discrepancies between the remuneration shown here and your remuneration contract, the latter will prevail.

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The Standard Life Assurance Company of Canada

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