



Ideal Segregated Funds Signature Series

Fund Facts

Standard Life 

Contents

Fixed Income Funds	
04	Ideal Money Market Fund
07	Ideal Canadian Bond Fund
10	Ideal Corporate Bond Fund
13	Ideal Global Bond Fund (formerly Ideal International Bond Fund)
Balanced Funds	
16	Ideal Income Balanced Fund
19	Ideal Russell Income Essentials Portfolio
22	Ideal Monthly Income Fund
25	Ideal Fidelity Monthly Income Fund
28	Ideal Balanced Fund
31	Ideal Fidelity Canadian Balanced Fund
34	Ideal Fidelity Canadian Asset Allocation Fund
37	Ideal Russell Diversified Monthly Income Portfolio
40	Ideal Templeton Global Balanced Fund
43	Ideal Trimark Global Balanced Fund
46	Ideal Fidelity Global Asset Allocation Fund
Equity Funds	
49	Ideal Dividend Income Fund
52	Ideal Fidelity Dividend Fund
55	Ideal Canadian Dividend Growth Fund
58	Ideal Canadian Equity Fund
61	Ideal Canadian Small Cap Fund
U.S. Equity Funds	
64	Ideal U.S. Dividend Growth Fund
67	Ideal U.S. Equity Value Fund
International Equity Funds	
70	Ideal Global Dividend Growth Fund
73	Ideal Global Equity Fund
76	Ideal International Equity Fund
Ideal Portfolios	
79	Ideal Conservative Portfolio
82	Ideal Moderate Portfolio
85	Ideal Growth Portfolio
88	Ideal Dividend Growth & Income Portfolio
91	Ideal Aggressive Portfolio
94	Ideal Select Conservative Portfolio
97	Ideal Select Moderate Portfolio
100	Ideal Select Growth Portfolio
103	Ideal Select Dividend Growth & Income Portfolio
106	Ideal Select Aggressive Portfolio
109	Ideal Franklin Quotential Diversified Income Portfolio
112	Ideal Franklin Quotential Balanced Income Portfolio
115	Ideal Franklin Quotential Balanced Growth Portfolio

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
Date Fund Available: January 12, 2009					
Date Fund Created: October 1, 1993	Ideal Signature Series 75/100	\$1,000	1.25	\$10.06	2,035,619
Total Fund Value: \$132.54 million	100/100 GLWB	\$1,000 \$25,000	1.26 1.26	\$10.05 \$9.99	1,078,998 129,333

Portfolio Turnover Rate:

N/A

Managed by:

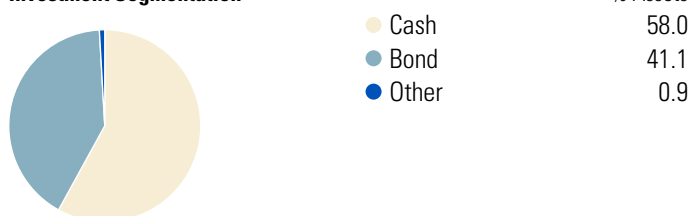
Standard Life Investments Inc.

WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in money market instruments and cash. The Fund invests in Canada.

Top 10 investments	%
Cash and cash equivalents	58.0
Bank of Montreal 1.62% 23-03-2015	5.8
Caisse centrale Desjardins 1.36% 23-05-2014	3.6
Toyota Credit Canada Inc. 1.14% 08-01-2014	2.9
National Bank of Canada 1.39% 11-09-2014	2.8
Société de transport de Montréal 1.13% 15-01-2014	2.8
Merit Trust 1.2% 08-01-2014	2.7
Bank of Nova Scotia, (The) 1.15% 06-01-2014	2.6
Enbridge Inc. 1.19% 20-01-2014	2.4
Caisse centrale Desjardins 3.11% 04-12-2014	2.4
Total	86.1
Total investments: 64	

Investment Segmentation



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

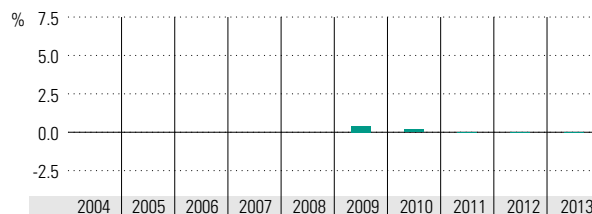
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$1,006.02 on December 31, 2013. This works out to an average of 0.12% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 4 year(s) and down in value 1 year(s).



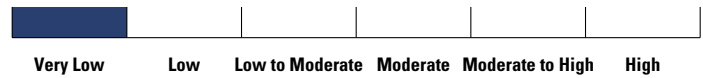
Ideal Money Market Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking the potential to preserve capital and potential income. They are also seeking access to their money in the short term.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series Low-Load Option	If you sell within:	%
	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ When you buy the Fund, Standard Life pays a commission of 5.0%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ The withdrawal charge schedule will be based on the date of each premium allocation.

▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.

▶ **For subsequent years:** Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.

▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	1.25
100/100	1.26
GLWB	1.26
75/100 Platinum No-Load	1.12
100/100 Platinum No-Load	1.26
GLWB Platinum No-Load	1.17

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

There is an additional fee for the Ideal Income Series (GLWB) only. This fee is calculated and charged quarterly and deducted from your Ideal Income Series (GLWB).

Fund Fee Rate Level	Ideal Income Series (GLWB) Fee Fund Fee Rate
Level 1	0.75%
Level 2	0.85%
Level 3	1.05%
Level 4	1.15%

WHAT IF I CHANGE MY MIND?

- ▶ You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- ▶ You have to tell your insurer in writing, by email, fax or letter, that you want to cancel.
- ▶ The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- ▶ The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

FOR MORE INFORMATION

This summary may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Standard Life Assurance Company of Canada
Retail Investments, Customer Services
1245 Sherbrooke Street West
Montréal, Quebec, H3G 1G3

P.O.Box 11497, Stn. Centre-ville
Montréal, Quebec H3C 5S5

Toll-free: 1-888-841-6633
E-mail: csc@standardlife.ca

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
Date Fund Available: January 12, 2009					
Date Fund Created: December 31, 1986	Ideal Signature Series 75/100	\$1,000	2.26	\$11.60	2,933,352
Total Fund Value: \$146.83 million	100/100 GLWB	\$1,000 \$25,000	2.50 2.26	\$11.48 \$10.49	2,330,639 461,622

Portfolio Turnover Rate:
62.22%

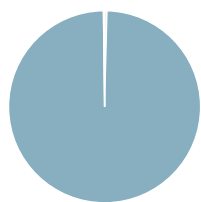
Managed by:
Standard Life Investments Inc.

WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in fixed income. The Fund invests in Canada.

Top 10 investments	%
Canada Housing Trust No. 1 2.95% 15-03-2015	5.8
Canada Housing Trust No. 1 1.7% 15-12-2017	3.8
Province of Ontario 4.7% 02-06-2037	3.7
Province of Ontario 5.85% 08-03-2033	3.7
Ville de Montréal 5% 01-12-2018	3.2
Ville de Montréal 4.5% 01-12-2021	2.1
Province of Quebec 5% 01-12-2038	2.0
Master Credit Card Trust 2.63% 21-01-2017	1.9
Toronto, City of 5.05% 18-07-2017	1.8
Government of Canada 5.75% 01-06-2033	1.6
Total	29.5
Total investments: 112	

Investment Segmentation



	% Assets
Cash	0.4
Bond	99.4
Other	0.2

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$1,160.36 on December 31, 2013. This works out to an average of 3.04% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 4 year(s) and down in value 1 year(s).



Ideal Canadian Bond Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential income. They are also seeking fewer ups and downs in the market.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series Low-Load Option	If you sell within:	%
	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ When you buy the Fund, Standard Life pays a commission of 5.0%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ The withdrawal charge schedule will be based on the date of each premium allocation.

▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.

▶ **For subsequent years:** Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.

▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	2.26
100/100	2.50
GLWB	2.26
75/100 Platinum No-Load	1.78
100/100 Platinum No-Load	2.04
GLWB Platinum No-Load	1.81

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

There is an additional fee for the Ideal Income Series (GLWB) only. This fee is calculated and charged quarterly and deducted from your Ideal Income Series (GLWB).

Fund Fee Rate Level	Ideal Income Series (GLWB) Fee Fund Fee Rate
Level 1	0.75%
Level 2	0.85%
Level 3	1.05%
Level 4	1.15%

WHAT IF I CHANGE MY MIND?

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- ▶ You have to tell your insurer in writing, by email, fax or letter, that you want to cancel.
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- ▶ The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

FOR MORE INFORMATION

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Retail Investments, Customer Services
1245 Sherbrooke Street West
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E-mail: csc@standardlife.ca

QUICK FACTS

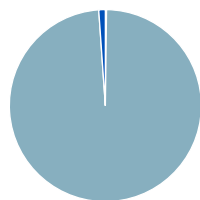
Date Fund Available:	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
January 12, 2009					
Date Fund Created:	Ideal Signature Series				
October 10, 2000	75/100	\$1,000	2.54	\$13.37	3,442,044
Total Fund Value:	100/100	\$1,000	2.77	\$13.23	3,267,513
\$188.30 million					
Portfolio Turnover Rate:					
24.73%					
Manager of the underlying fund:					
Standard Life Investments Inc.					

WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in Canadian bonds. The Fund is made up primarily of corporate bonds. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Standard Life Corporate Bond Fund.

Top 10 investments (of the underlying fund)	%
Toronto-Dominion Bank, (The) 4.78% 14-12-2016	1.8
Royal Bank of Canada 2.99% 06-12-2019	1.7
Capital Desjardins Inc. 5.54% 01-06-2016	1.6
Bank of Nova Scotia, (The) 2.9% 03-08-2017	1.6
Bell Aliant Regional Communications, Ltd Part. 4.37% 13-09-2017	1.5
Laurentian Bank of Canada 3.7% 02-11-2015	1.4
National Bank of Canada 2.69% 21-08-2017	1.2
Wells Fargo Financial Canada Corporation 2.77% 09-02-2017	1.2
Bank of Montreal 6.17% 28-03-2018	1.2
Bank of Nova Scotia, (The) 2.6% 27-02-2017	1.2
Total	14.5
Total investments: 171	

Investment Segmentation



	% Assets
Cash	0.2
Bond	98.7
Other	1.1

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

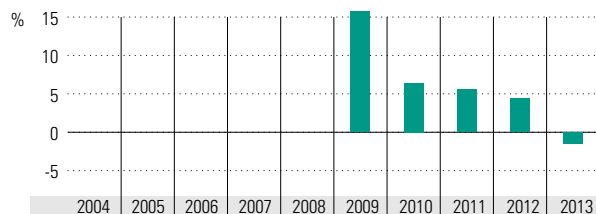
Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$1,337.17 on December 31, 2013. This works out to an average of 6.02% per year.

Year-by-year returns

Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 4 year(s) and down in value 1 year(s).



Ideal Corporate Bond Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential higher income than traditional bonds. They are also seeking fewer ups and downs in the market.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series	If you sell within:	%
Low-Load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ When you buy the Fund, Standard Life pays a commission of 5.0%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ The withdrawal charge schedule will be based on the date of each premium allocation.

▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.

For subsequent years: Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.

▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	2.54
100/100	2.77
75/100 Platinum No-Load	2.09
100/100 Platinum No-Load	2.32

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

WHAT IF I CHANGE MY MIND?

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- ▶ The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

FOR MORE INFORMATION

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The Standard Life Assurance Company of Canada
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1245 Sherbrooke Street West
Montréal, Quebec, H3G 1G3

P.O.Box 11497, Stn. Centre-ville
Montréal, Quebec H3C 5S5

Toll-free: 1-888-841-6633
E-mail: csc@standardlife.ca

QUICK FACTS

Date Fund Available:	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
January 12, 2009					
Date Fund Created:	Ideal Signature Series				
October 10, 2000	75/100	\$1,000	2.72	\$9.80	265,015
Total Fund Value:	100/100	\$1,000	2.93	\$9.72	99,696
\$7.46 million					
Portfolio Turnover Rate:					
19.90%					
Manager of the underlying fund:					
Standard Life Investments Inc.					

WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in a mix of Canadian and/or foreign fixed income. The Fund invests in Canadian and/or foreign currency. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Standard Life Global Bond Fund.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Top 10 investments (of the underlying fund)	%
United States Treasury (USD) 0.75% 30-06-2017	7.4
United States Treasury (USD) 2.88% 15-05-2043	5.7
United States Treasury (USD) 2.75% 15-11-2042	5.5
United States Treasury (USD) 2% 15-11-2021	5.3
Cash and cash equivalents	4.9
United States Treasury (USD) 2.63% 15-11-2020	4.5
Government of Japan (JPY) 0.5% 20-12-2014	4.2
Province of Quebec (EUR) 3.63% 10-02-2015	4.1
Australian Government (AUD) 5.5% 21-04-2023	4.0
Bundesrepublik Deutschland (EUR) 4.25% 04-07-2014	3.9
Total	49.5
Total investments: 40	

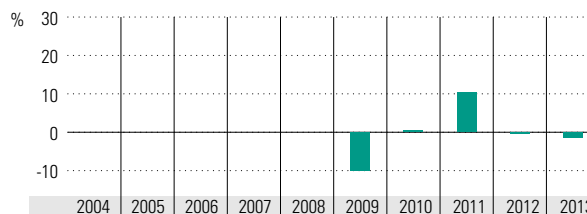
Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$979.95 on December 31, 2013. This works out to an average of -0.41% per year.

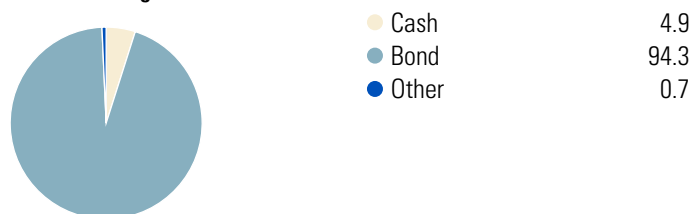
Year-by-year returns

Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 2 year(s) and down in value 3 year(s).



Investment Segmentation



Ideal Global Bond Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential income. They are also seeking fewer ups and downs in the worldwide market.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series	If you sell within:	%
Low-Load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ When you buy the Fund, Standard Life pays a commission of 5.0%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ The withdrawal charge schedule will be based on the date of each premium allocation.

▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.

For subsequent years: Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.

▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	2.72
100/100	2.93
75/100 Platinum No-Load	2.21
100/100 Platinum No-Load	2.43

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

FOR MORE INFORMATION

This summary may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Standard Life Assurance Company of Canada
Retail Investments, Customer Services
1245 Sherbrooke Street West
Montréal, Quebec, H3G 1G3

P.O.Box 11497, Stn. Centre-ville
Montréal, Quebec H3C 5S5

Toll-free: 1-888-841-6633
E-mail: csc@standardlife.ca

WHAT IF I CHANGE MY MIND?

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- ▶ You have to tell your insurer in writing, by email, fax or letter, that you want to cancel.
- ▶ The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- ▶ The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

As at: December 31, 2013

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
Date Fund Available: January 12, 2009					
Date Fund Created: December 7, 1998	Ideal Signature Series 75/100	\$1,000	2.88	\$13.80	1,989,538
Total Fund Value: \$203.11 million	100/100 GLWB	\$1,000 \$25,000	3.12 2.86	\$13.66 \$11.31	2,669,461 461,223

Portfolio Turnover Rate:
53.49%

Managed by:
Standard Life Investments Inc.

WHAT DOES THE FUND INVEST IN?

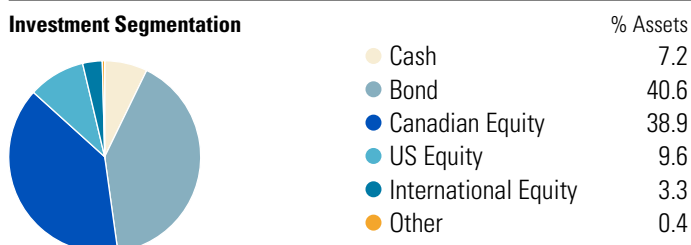
The Fund invests in a mix of equities and fixed income. The equities are both Canadian and foreign.

Top 10 investments	%
Cash and cash equivalents	7.2
Royal Bank of Canada	3.3
Toronto-Dominion Bank, (The)	3.3
Bank of Nova Scotia, (The)	3.2
Canada Housing Trust No. 1 2.95% 15-03-2015	3.1
Government of Canada 4% 01-06-2041	3.0
iShares, S&P/TSX 60 Index Fund	1.7
TELUS Corporation	1.7
Canadian National Railway Company	1.7
Suncor Energy Inc.	1.5

Total **29.6**

Total investments: 181

Investment Segmentation



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

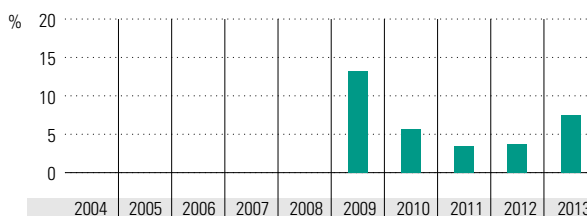
Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$1,380.49 on December 31, 2013. This works out to an average of 6.70% per year.

Year-by-year returns

Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 5 year(s) and down in value 0 year(s).



Ideal Income Balanced Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential income and some long term capital growth. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series	If you sell within:	%
Low-Load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ When you buy the Fund, Standard Life pays a commission of 5.0%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ The withdrawal charge schedule will be based on the date of each premium allocation.

▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.

▶ **For subsequent years:** Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.

▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	2.88
100/100	3.12
GLWB	2.86
75/100 Platinum No-Load	2.20
100/100 Platinum No-Load	2.42
GLWB Platinum No-Load	2.33

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

There is an additional fee for the Ideal Income Series (GLWB) only. This fee is calculated and charged quarterly and deducted from your Ideal Income Series (GLWB).

Fund Fee Rate Level	Ideal Income Series (GLWB) Fee Fund Fee Rate
Level 1	0.75%
Level 2	0.85%
Level 3	1.05%
Level 4	1.15%

WHAT IF I CHANGE MY MIND?

- ▶ You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- ▶ You have to tell your insurer in writing, by email, fax or letter, that you want to cancel.
- ▶ The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- ▶ The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

FOR MORE INFORMATION

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Montréal, Quebec, H3G 1G3

P.O.Box 11497, Stn. Centre-ville
Montréal, Quebec H3C 5S5

Toll-free: 1-888-841-6633
E-mail: csc@standardlife.ca

QUICK FACTS

Date Fund Available:	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
January 12, 2009					
Date Fund Created:	Ideal Signature Series				
January 12, 2009	75/100	\$1,000	3.36	\$13.05	510,303
Total Fund Value:	100/100	\$1,000	3.63	\$12.94	217,608
\$16.49 million	GLWB	\$25,000	3.37	\$10.80	44,161
Portfolio Turnover Rate:					
18.68%					

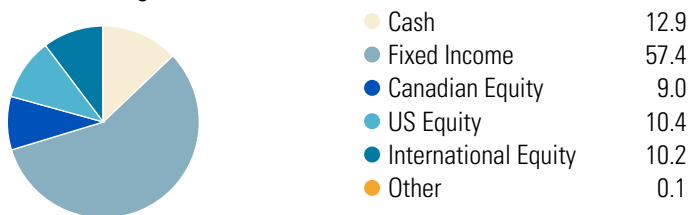
Manager of the underlying funds:
 Multi-Managers

WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of underlying funds. The Fund invests primarily in fixed income. The Fund also invests in some Canadian and foreign equities. The Fund currently invests most of its assets in units of the Russell Income Essentials Portfolio.

Top 10 investments (of the underlying portfolio)	%
Russell Fixed Income	26.0
Russell Core Plus Fixed Income Pool	24.0
Russell Short Term Income Pool	11.0
Russell US Equity Pool	7.0
Russell Global Equity Pool Sr A	6.0
Russell Global High Income Bd Pool	6.0
Russell Overseas Equity Pool	6.0
Russell Canadian Dividend Pool	5.0
Russell Canadian Equity	5.0
Russell Global Infrastructure Pool Sr A	2.0
Total	98.0

Investment Segmentation



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

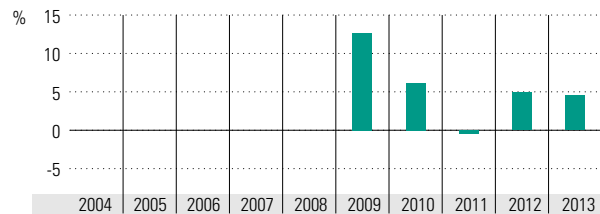
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$1,305.07 on December 31, 2013. This works out to an average of 5.50% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 4 year(s) and down in value 1 year(s).



Ideal Russell Income Essentials Portfolio

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential income and some long term capital growth. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series Low-Load Option	If you sell within:	%
	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

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▶ The withdrawal charge schedule will be based on the date of each premium allocation.

▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.

▶ **For subsequent years:** Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.

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2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	3.36
100/100	3.63
GLWB	3.37
75/100 Platinum No-Load	2.83
100/100 Platinum No-Load	3.08
GLWB Platinum No-Load	2.94

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

There is an additional fee for the Ideal Income Series (GLWB) only. This fee is calculated and charged quarterly and deducted from your Ideal Income Series (GLWB).

Fund Fee Rate Level	Ideal Income Series (GLWB) Fee Fund Fee Rate
Level 1	0.75%
Level 2	0.85%
Level 3	1.05%
Level 4	1.15%

WHAT IF I CHANGE MY MIND?

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Montréal, Quebec H3C 5S5

Toll-free: 1-888-841-6633
E-mail: csc@standardlife.ca

As at: December 31, 2013

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
Date Fund Available: January 12, 2009					
Date Fund Created: October 10, 2000	Ideal Signature Series 75/100	\$1,000	2.85	\$15.25	12,347,722
Total Fund Value: \$964.26 million	100/100 GLWB	\$1,000 \$25,000	3.10 2.84	\$15.08 \$11.76	12,172,183 3,090,306

Portfolio Turnover Rate:
37.73%

Managed by:
Standard Life Investments Inc.

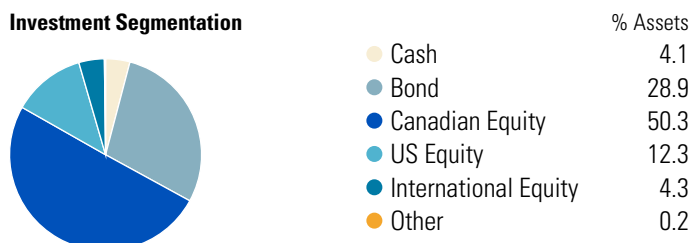
WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in a mix of equities and fixed income. The equities and fixed income are Canadian and/or foreign.

Top 10 investments	%
Toronto-Dominion Bank, (The)	4.3
Royal Bank of Canada	4.3
Bank of Nova Scotia, (The)	4.2
Government of Canada 4% 01-06-2041	4.2
Cash and cash equivalents	4.1
Canadian National Railway Company	2.2
TELUS Corporation	2.2
Suncor Energy Inc.	2.0
Manulife Financial Corporation	1.9
Enbridge Inc.	1.6

Total **30.9**
 Total investments: 179

Investment Segmentation



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

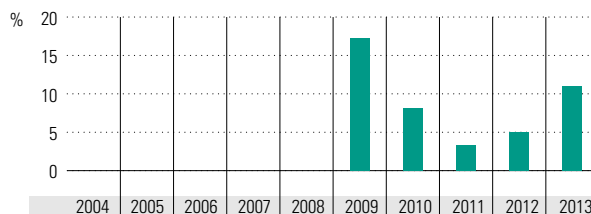
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$1,525.49 on December 31, 2013. This works out to an average of 8.87% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 5 year(s) and down in value 0 year(s).



Ideal Monthly Income Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential for capital growth and some income. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series	If you sell within:	%
Low-Load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ When you buy the Fund, Standard Life pays a commission of 5.0%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ The withdrawal charge schedule will be based on the date of each premium allocation.

▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.

For subsequent years: Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.

▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	2.85
100/100	3.10
GLWB	2.84
75/100 Platinum No-Load	2.16
100/100 Platinum No-Load	2.42
GLWB Platinum No-Load	2.37

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

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- ▶ The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

Trailing commission

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There is an additional fee for the Ideal Income Series (GLWB) only. This fee is calculated and charged quarterly and deducted from your Ideal Income Series (GLWB).

Fund Fee Rate Level	Ideal Income Series (GLWB) Fee Fund Fee Rate
Level 1	0.75%
Level 2	0.85%
Level 3	1.05%
Level 4	1.15%

FOR MORE INFORMATION

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Toll-free: 1-888-841-6633
E-mail: csc@standardlife.ca

As at: December 31, 2013

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
Date Fund Available: May 2, 2011					
Date Fund Created: May 2, 2011	Ideal Signature Series 75/100	\$1,000	3.27	\$11.68	3,680,755
Total Fund Value: \$172.57 million	100/100 GLWB	\$1,000 \$25,000	3.49 3.23	\$11.62 \$11.69	3,236,389 1,825,603

Portfolio Turnover Rate:
1.58%

Manager of the underlying fund:
Pyramis Global Advisors, LLC

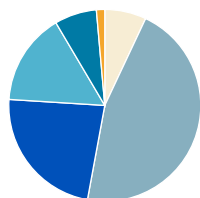
WHAT DOES THE FUND INVEST IN?

The Fund invests mostly in a mix of Canadian equities and bonds. The Fund also invests in US bonds. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Fidelity Monthly Income Fund.

Top 10 investments (of the underlying fund)	%
Fidelity American High Yield Sr A	9.8
Fidelity Convertible Securities	6.0
Overnight Cash/Repurchase Agreements (ST)	5.1
Shoppers Drug Mart Corporation	2.6
Life Technologies Corp	1.9
Hewlett-Packard Co	1.8
International Business Machines Corp	1.7
ViroPharma, Inc.	1.5
Alstom SA	1.5
Imperial Tobacco Group PLC	1.4

Total **33.2**
 Total investments: 1,838

Investment Segmentation



	% Assets
Cash	7.0
Fixed Income	45.9
Canadian Equity	23.1
US Equity	15.5
International Equity	7.1
Other	1.4

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

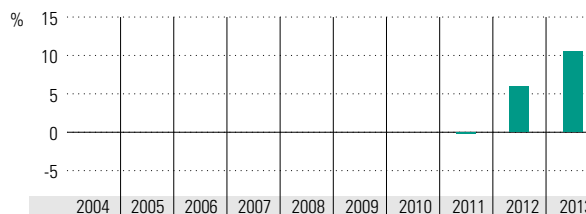
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on May 2, 2011 has \$1,168.05 on December 31, 2013. This works out to an average of 5.99% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since May 2, 2011 for a contractholder who chose the 75/100 Series. In the last 3 years the Fund was up in value 2 year(s) and down in value 1 year(s).



Ideal Fidelity Monthly Income Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for a person seeking income and capital growth.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series Low-Load Option	If you sell within:	%
	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ When you buy the Fund, Standard Life pays a commission of 5.0%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ The withdrawal charge schedule will be based on the date of each premium allocation.

▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.

▶ **For subsequent years:** Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.

▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	3.27
100/100	3.49
GLWB	3.23
75/100 Platinum No-Load	2.68
100/100 Platinum No-Load	2.94
GLWB Platinum No-Load	2.73

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

There is an additional fee for the Ideal Income Series (GLWB) only. This fee is calculated and charged quarterly and deducted from your Ideal Income Series (GLWB).

Fund Fee Rate Level	Ideal Income Series (GLWB) Fee Fund Fee Rate
Level 1	0.75%
Level 2	0.85%
Level 3	1.05%
Level 4	1.15%

WHAT IF I CHANGE MY MIND?

- ▶ You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- ▶ You have to tell your insurer in writing, by email, fax or letter, that you want to cancel.
- ▶ The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- ▶ The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

FOR MORE INFORMATION

This summary may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Standard Life Assurance Company of Canada
Retail Investments, Customer Services
1245 Sherbrooke Street West
Montréal, Quebec, H3G 1G3

P.O.Box 11497, Stn. Centre-ville
Montréal, Quebec H3C 5S5

Toll-free: 1-888-841-6633
E-mail: csc@standardlife.ca

As at: December 31, 2013

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
Date Fund Available: January 12, 2009					
Date Fund Created: December 31, 1986	Ideal Signature Series 75/100	\$1,000	2.89	\$12.99	880,173
Total Fund Value: \$228.94 million	100/100 GLWB	\$1,000 \$25,000	3.13 2.89	\$12.86 \$10.62	2,100,253 525,419

Portfolio Turnover Rate:
47.62%

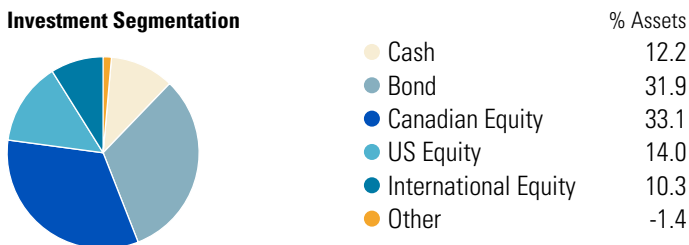
Managed by:
Standard Life Investments Inc.

WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of equities and fixed income. The equities are Canadian and foreign.

Top 10 investments	%
Cash and cash equivalents	12.2
Government of Canada 4% 01-06-2041	3.6
Royal Bank of Canada	3.0
Toronto-Dominion Bank, (The)	2.8
Bank of Nova Scotia, (The)	2.0
Suncor Energy Inc.	1.9
Canadian Natural Resources Limited	1.6
Canada Housing Trust No. 1 2.95% 15-03-2015	1.4
Province of Ontario 5.85% 08-03-2033	1.2
TELUS Corporation	1.0
Total	30.7
Total investments: 209	

Investment Segmentation



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

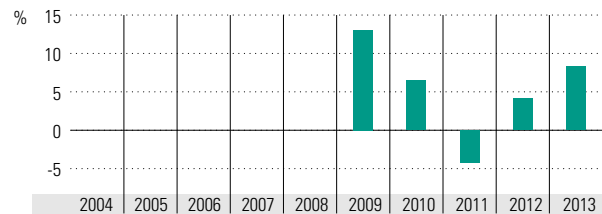
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$1,299.21 on December 31, 2013. This works out to an average of 5.41% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 4 year(s) and down in value 1 year(s).



Ideal Balanced Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential long term capital growth and income. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series	If you sell within:	%
Low-Load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ When you buy the Fund, Standard Life pays a commission of 5.0%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ The withdrawal charge schedule will be based on the date of each premium allocation.

▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.

▶ **For subsequent years:** Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.

▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	2.89
100/100	3.13
GLWB	2.89
75/100 Platinum No-Load	2.19
100/100 Platinum No-Load	2.46
GLWB Platinum No-Load	2.49

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

There is an additional fee for the Ideal Income Series (GLWB) only. This fee is calculated and charged quarterly and deducted from your Ideal Income Series (GLWB).

Fund Fee Rate Level	Ideal Income Series (GLWB) Fee Fund Fee Rate
Level 1	0.75%
Level 2	0.85%
Level 3	1.05%
Level 4	1.15%

WHAT IF I CHANGE MY MIND?

- ▶ You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- ▶ You have to tell your insurer in writing, by email, fax or letter, that you want to cancel.
- ▶ The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- ▶ The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

FOR MORE INFORMATION

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The Standard Life Assurance Company of Canada
Retail Investments, Customer Services
1245 Sherbrooke Street West
Montréal, Quebec, H3G 1G3

P.O.Box 11497, Stn. Centre-ville
Montréal, Quebec H3C 5S5

Toll-free: 1-888-841-6633
E-mail: csc@standardlife.ca

As at: December 31, 2013

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
Date Fund Available: January 12, 2009					
Date Fund Created: January 12, 2009	Ideal Signature Series 75/100	\$1,000	3.22	\$15.38	1,823,905
Total Fund Value: \$95.53 million	100/100 GLWB	\$1,000 \$25,000	3.50 3.22	\$15.19 \$11.16	2,442,014 1,159,214

Portfolio Turnover Rate:
11.11%

Manager of the underlying fund:
Pyramis Global Advisors, LLC

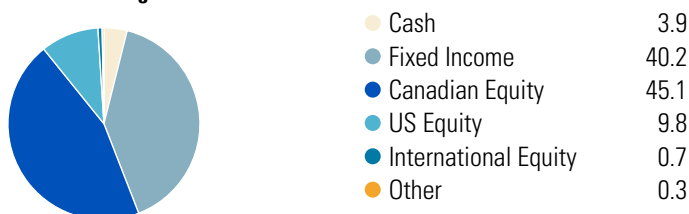
WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in a mix of fixed income, equities and money market. The Fund invests primarily in Canada. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Fidelity Canadian Balanced Fund.

Top 10 investments (of the underlying fund)	%
Toronto-Dominion Bank	5.5
Royal Bank Of Canada	5.0
Valeant Pharmaceuticals Intl Inc	3.5
Manulife Financial Corporation	2.7
Gildan Activewear, Inc.	2.4
Bank of Montreal	2.2
Magna International Inc. Class A	2.2
Alimentation Couche-Tard Inc.	2.1
Overnight Cash/Repurchase Agreements (ST)	1.9
National Bank of Canada	1.8
Total	29.3

Total investments: 617

Investment Segmentation



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

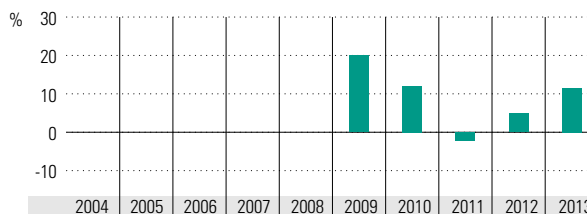
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$1,537.54 on December 31, 2013. This works out to an average of 9.04% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 4 year(s) and down in value 1 year(s).



Ideal Fidelity Canadian Balanced Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential long term capital growth and income. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series Low-Load Option	If you sell within:	%
	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- ▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.
- ▶ When you buy the Fund, Standard Life pays a commission of 5.0%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

- ▶ The withdrawal charge schedule will be based on the date of each premium allocation.
- ▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
- ▶ **For subsequent years:** Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.
- ▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	3.22
100/100	3.50
GLWB	3.22
75/100 Platinum No-Load	2.67
100/100 Platinum No-Load	2.92
GLWB Platinum No-Load	2.68

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

There is an additional fee for the Ideal Income Series (GLWB) only. This fee is calculated and charged quarterly and deducted from your Ideal Income Series (GLWB).

Fund Fee Rate Level	Ideal Income Series (GLWB) Fee Fund Fee Rate
Level 1	0.75%
Level 2	0.85%
Level 3	1.05%
Level 4	1.15%

WHAT IF I CHANGE MY MIND?

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- ▶ You have to tell your insurer in writing, by email, fax or letter, that you want to cancel.
- ▶ The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- ▶ The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

FOR MORE INFORMATION

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The Standard Life Assurance Company of Canada
Retail Investments, Customer Services
1245 Sherbrooke Street West
Montréal, Quebec, H3G 1G3

P.O.Box 11497, Stn. Centre-ville
Montréal, Quebec H3C 5S5

Toll-free: 1-888-841-6633
E-mail: csc@standardlife.ca

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
Date Fund Available: January 12, 2009					
Date Fund Created: January 12, 2009	Ideal Signature Series 75/100	\$1,000	3.32	\$13.99	1,224,264
Total Fund Value: \$51.51 million	100/100	\$1,000	3.56	\$13.83	1,838,594

Portfolio Turnover Rate:
11.54%

Manager of the underlying fund:
Pyramis Global Advisors, LLC

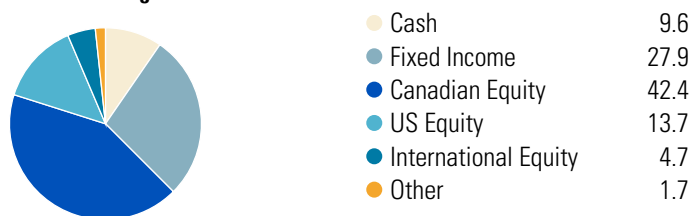
WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in a mix of fixed income, equities and money market. The Fund invests primarily in Canada. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Fidelity Canadian Asset Allocation Fund.

Top 10 investments (of the underlying fund)	%
Overnight Cash/Repurchase Agreements (ST)	9.0
SPDR S&P 500	4.6
Fidelity Convertible Securities	4.0
Toronto-Dominion Bank	4.0
Royal Bank Of Canada	3.5
Bank of Nova Scotia	2.9
Shoppers Drug Mart Corporation	2.6
S&P500 Emini Fut Mar14 Esh4	2.3
Enbridge, Inc.	1.9
Manulife Financial Corporation	1.6
Total	36.4

Total investments: 1,611

Investment Segmentation



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

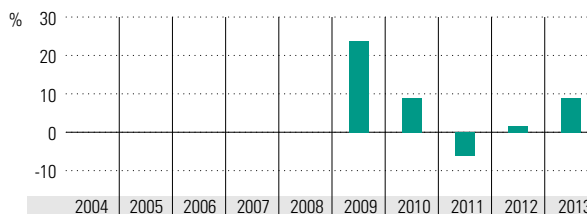
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$1,398.50 on December 31, 2013. This works out to an average of 6.98% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 4 year(s) and down in value 1 year(s).



Ideal Fidelity Canadian Asset Allocation Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential long term capital growth. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series Low-Load Option	If you sell within:	%
	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ When you buy the Fund, Standard Life pays a commission of 5.0%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ The withdrawal charge schedule will be based on the date of each premium allocation.

▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.

For subsequent years: Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.

▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

Ideal Fidelity Canadian Asset Allocation Fund

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	3.32
100/100	3.56
75/100 Platinum No-Load	2.75
100/100 Platinum No-Load	2.94

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

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- ▶ You have to tell your insurer in writing, by email, fax or letter, that you want to cancel.
- ▶ The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- ▶ The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

FOR MORE INFORMATION

This summary may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Standard Life Assurance Company of Canada
Retail Investments, Customer Services
1245 Sherbrooke Street West
Montréal, Quebec, H3G 1G3

P.O.Box 11497, Stn. Centre-ville
Montréal, Quebec H3C 5S5

Toll-free: 1-888-841-6633
E-mail: csc@standardlife.ca

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
Date Fund Available: January 12, 2009					
Date Fund Created: January 12, 2009	Ideal Signature Series 75/100	\$1,000	3.49	\$14.19	124,176
Total Fund Value: \$10.80 million	100/100 GLWB	\$1,000 \$25,000	3.74 3.51	\$14.02 \$11.04	142,951 276,644

Portfolio Turnover Rate:
14.25%

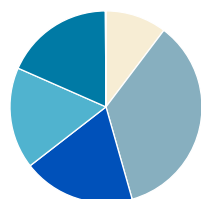
Manager of the underlying funds:
Multi-Managers

WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of underlying funds. The Fund invests primarily in Canadian and foreign equities. The Fund also invests in some fixed income. The Fund currently invests most of its assets in units of the Russell Diversified Monthly Income Portfolio.

Top 10 investments (of the underlying portfolio)	%
Russell Fixed Income Pool	18.5
Russell Canadian Equity Pool	17.3
Russell Core Plus Fixed Income Pool	16.2
Russell US Equity Pool	11.6
Russell Overseas Equity Pool	9.1
Russell Global Equity Pool	7.1
Russell Global High Income Bd Pool	7.0
Russell Global Infrastructure Pool Sr A	3.5
Russell Smaller Companies Pool	3.1
Russell Global Real Estate Pool Series A	3.0
Total	96.4

Investment Segmentation



	% Assets
Cash	10.3
Fixed Income	35.3
Canadian Equity	18.9
US Equity	17.1
International Equity	18.3
Other	0.1

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

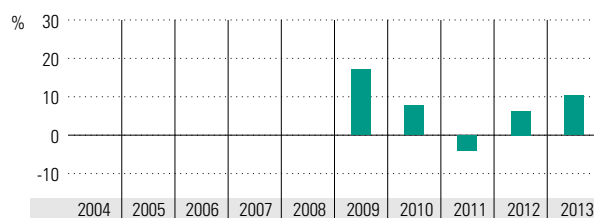
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$1,419.32 on December 31, 2013. This works out to an average of 7.30% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 4 year(s) and down in value 1 year(s).



Ideal Russell Diversified Monthly Income Portfolio

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential income and long term capital growth. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series Low-Load Option	If you sell within:	%
	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- ▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.
- ▶ When you buy the Fund, Standard Life pays a commission of 5.0%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

- ▶ The withdrawal charge schedule will be based on the date of each premium allocation.
- ▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
- ▶ **For subsequent years:** Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.
- ▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

Ideal Russell Diversified Monthly Income Portfolio

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	3.49
100/100	3.74
GLWB	3.51
75/100 Platinum No-Load	2.75
100/100 Platinum No-Load	3.22
GLWB Platinum No-Load	2.99

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

There is an additional fee for the Ideal Income Series (GLWB) only. This fee is calculated and charged quarterly and deducted from your Ideal Income Series (GLWB).

Fund Fee Rate Level	Ideal Income Series (GLWB) Fee Fund Fee Rate
Level 1	0.75%
Level 2	0.85%
Level 3	1.05%
Level 4	1.15%

WHAT IF I CHANGE MY MIND?

- ▶ You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- ▶ You have to tell your insurer in writing, by email, fax or letter, that you want to cancel.
- ▶ The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- ▶ The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

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E-mail: csc@standardlife.ca

QUICK FACTS

Date Fund Available:	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
January 12, 2009					
Date Fund Created:	Ideal Signature Series				
January 12, 2009	75/100	\$1,000	3.42	\$14.44	167,190
Total Fund Value:	100/100	\$1,000	3.71	\$14.31	150,838
\$4.94 million					

Portfolio Turnover Rate:

13.42%

Manager of the underlying fund:

Primary advisor:

Templeton Investment Management

Sub-advisor:

Templeton Global Advisors Limited

WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of equities and fixed income around the world. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Templeton Global Balanced Fund.

Top 10 investments (of the underlying fund)	%
Cash & Cash Equivalents	12.2
United Mexican States 7.25% 15-12-2016	1.9
BNP Paribas	1.6
Mexico(Utd Mex St) 8% 17-12-2015	1.5
Credit Suisse Group	1.3
Ukraine(Rep Of) 7.5% 17-04-2023	1.2
Telefonica SA	1.1
Brazil(Fed Rep Of) 10% 01-01-2017	1.1
AXA SA	1.1
Ukraine(Rep Of) 7.8% 28-11-2022	1.1

Total **24.0**

Total investments: 258

Investment Segmentation



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

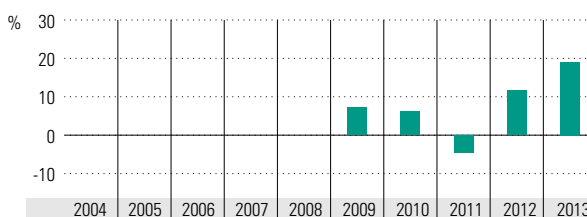
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$1,444.29 on December 31, 2013. This works out to an average of 7.68% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 4 year(s) and down in value 1 year(s).



Ideal Templeton Global Balanced Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential long term capital growth and income. They are comfortable with the risks of investing in global equities.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series Low-Load Option	If you sell within:	%
	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ When you buy the Fund, Standard Life pays a commission of 5.0%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ The withdrawal charge schedule will be based on the date of each premium allocation.

▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.

For subsequent years: Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.

▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	3.42
100/100	3.71
75/100 Platinum No-Load	2.93
100/100 Platinum No-Load	3.17

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

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- ▶ The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

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Toll-free: 1-888-841-6633
E-mail: csc@standardlife.ca

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
Date Fund Available: January 12, 2009					
Date Fund Created: January 12, 2009	Ideal Signature Series 75/100	\$1,000	3.34	\$15.79	221,070
Total Fund Value: \$13.06 million	100/100 GLWB	\$1,000 \$25,000	3.62 3.37	\$15.58 \$12.85	188,282 443,674
Portfolio Turnover Rate: 9.56%					

Manager of the underlying fund:
 Primary advisor: Invesco Canada
 Sub-advisor: Invesco Advisers, Inc.
 Invesco Asset Management Limited

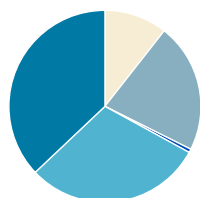
WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of equities and fixed income around the world. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Trimark Global Balanced Fund.

Top 10 investments (of the underlying fund)	%
Cdn Dollar Cash Mgmt Fund Series I (ST)	6.3
Microsoft Corporation	4.0
WellPoint Inc	3.8
Hyundai Mobis Co., Ltd	3.7
Ross Stores, Inc.	3.2
DCC PLC	3.0
Cisco Systems Inc	3.0
Medtronic, Inc.	2.8
Oracle Corporation	2.8
Tullett Prebon PLC	2.7
Total	35.4

Total investments: 122

Investment Segmentation



	% Assets
Cash	10.6
Fixed Income	21.8
Canadian Equity	0.6
US Equity	30.0
International Equity	37.1

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

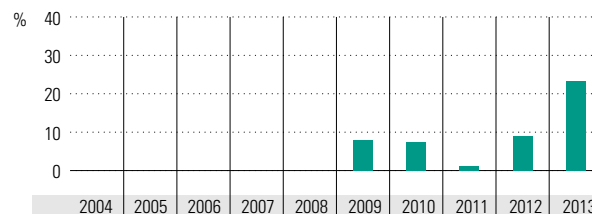
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$1,578.94 on December 31, 2013. This works out to an average of 9.63% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 5 year(s) and down in value 0 year(s).



Ideal Trimark Global Balanced Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential income and capital growth. They are comfortable with the risks of investing in global equities.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series Low-Load Option	If you sell within:	%
	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ When you buy the Fund, Standard Life pays a commission of 5.0%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ The withdrawal charge schedule will be based on the date of each premium allocation.

▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.

For subsequent years: Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.

▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	3.34
100/100	3.62
GLWB	3.37
75/100 Platinum No-Load	2.85
100/100 Platinum No-Load	2.89
GLWB Platinum No-Load	2.79

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

There is an additional fee for the Ideal Income Series (GLWB) only. This fee is calculated and charged quarterly and deducted from your Ideal Income Series (GLWB).

Fund Fee Rate Level	Ideal Income Series (GLWB) Fee Fund Fee Rate
Level 1	0.75%
Level 2	0.85%
Level 3	1.05%
Level 4	1.15%

WHAT IF I CHANGE MY MIND?

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- ▶ You have to tell your insurer in writing, by email, fax or letter, that you want to cancel.
- ▶ The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- ▶ The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

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Toll-free: 1-888-841-6633
E-mail: csc@standardlife.ca

QUICK FACTS

Date Fund Available:	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
January 12, 2009					
Date Fund Created:	Ideal Signature Series				
January 12, 2009	75/100	\$1,000	3.51	\$14.31	137,633
Total Fund Value:	100/100	\$1,000	3.75	\$14.19	303,290
\$15.09 million					
Portfolio Turnover Rate:					
9.32%					

Manager of the underlying fund:
 Pyramis Global Advisors, LLC

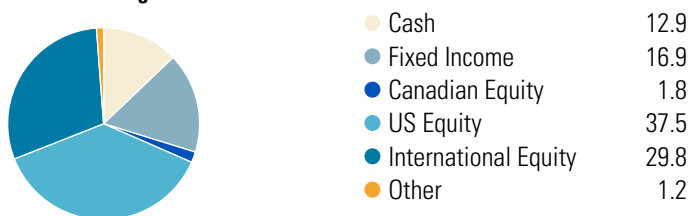
WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in equities, fixed income and money market. The Fund invests primarily around the world. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Fidelity Global Asset Allocation Fund.

Top 10 investments (of the underlying fund)	%
Overnight Cash/Repurchase Agreements (ST)	5.0
Currency(United States)	3.7
Exxon Mobil Corporation	1.9
Johnson & Johnson	1.7
Suncor Energy Inc	1.6
Google, Inc. Class A	1.6
General Electric Co	1.6
HSBC Holdings PLC	1.3
Monsanto Company	1.3
Sumitomo Mitsui Financial Group Inc	1.3
Total	21.0

Total investments: 1,012

Investment Segmentation



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

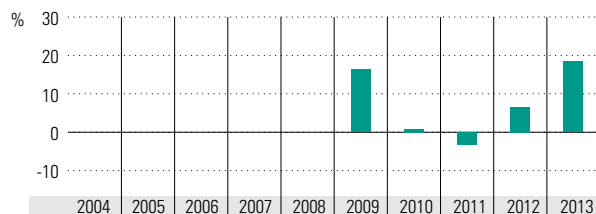
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$1,431.19 on December 31, 2013. This works out to an average of 7.48% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 4 year(s) and down in value 1 year(s).



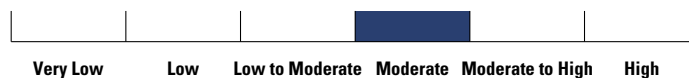
Ideal Fidelity Global Asset Allocation Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential long term capital growth and some income. They are comfortable with the risks of investing in global equities.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series Low-Load Option	If you sell within:	%
	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
Back-End Load Option	More Than 3 years	0.00
	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
6 to 7 years	1.00	
More Than 7 years	0.00	

▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ When you buy the Fund, Standard Life pays a commission of 5.0%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ The withdrawal charge schedule will be based on the date of each premium allocation.

▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.

For subsequent years: Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.

▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

Ideal Fidelity Global Asset Allocation Fund

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	3.51
100/100	3.75
75/100 Platinum No-Load	3.00
100/100 Platinum No-Load	3.17

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

FOR MORE INFORMATION

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WHAT IF I CHANGE MY MIND?

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- ▶ You have to tell your insurer in writing, by email, fax or letter, that you want to cancel.
- ▶ The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- ▶ The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
Date Fund Available: January 12, 2009					
Date Fund Created: October 15, 2007	Ideal Signature Series 75/100	\$1,000	2.86	\$17.68	2,778,837
Total Fund Value: \$241.25 million	100/100	\$1,000	3.09	\$17.48	2,592,823
Portfolio Turnover Rate: 3.68%					
Manager of the underlying fund: Standard Life Investments Inc.					

WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of Canadian and foreign equities. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Standard Life Dividend Income Fund.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

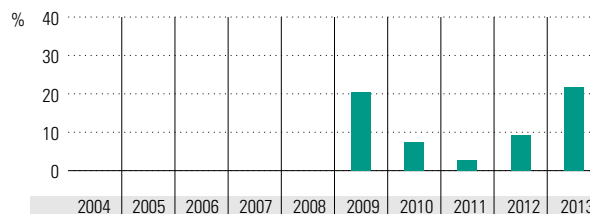
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$1,767.71 on December 31, 2013. This works out to an average of 12.15% per year.

Year-by-year returns Any values close to zero may not be visible.

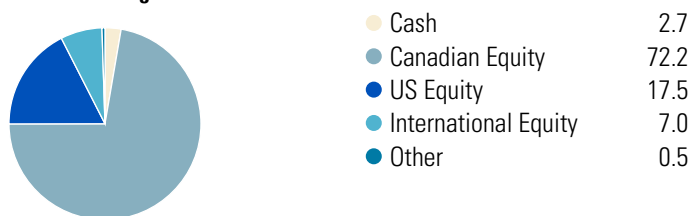
This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 5 year(s) and down in value 0 year(s).



Top 10 investments (of the underlying fund)	%
Toronto-Dominion Bank, (The)	6.5
Royal Bank of Canada	6.4
Bank of Nova Scotia, (The)	6.3
TELUS Corporation	3.6
Enbridge Inc.	3.2
Manulife Financial Corporation	2.9
Cash and cash equivalents	2.7
Algonquin Power & Utilities Corp.	2.0
Black Diamond Group Limited	2.0
Keyera Corp.	2.0
Total	37.8

Total investments: 49

Investment Segmentation



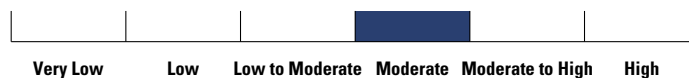
Ideal Dividend Income Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential capital growth and income. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series Low-Load Option	If you sell within:	%
	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ When you buy the Fund, Standard Life pays a commission of 5.0%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ The withdrawal charge schedule will be based on the date of each premium allocation.

▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.

For subsequent years: Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.

▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	2.86
100/100	3.09
75/100 Platinum No-Load	2.30
100/100 Platinum No-Load	2.53

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

WHAT IF I CHANGE MY MIND?

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- ▶ The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

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E-mail: csc@standardlife.ca

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
Date Fund Available: May 2, 2011					
Date Fund Created: May 2, 2011	Ideal Signature Series 75/100	\$1,000	3.38	\$11.34	571,186
Total Fund Value: \$31.57 million	100/100	\$1,000	3.62	\$11.27	1,297,072
Portfolio Turnover Rate: 7.51%					

Manager of the underlying fund:
 Pyramis Global Advisors, LLC

WHAT DOES THE FUND INVEST IN?

The Fund invests mostly in equities. The Fund also invests in bonds. The Fund invests either directly or through one or more underlying funds.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

Top 10 investments (of the underlying fund)	%
Overnight Cash/Repurchase Agreements (ST)	15.4
Toronto-Dominion Bank	6.9
Manulife Financial Corporation	3.4
TransCanada Corp	3.4
Royal Bank Of Canada	3.1
Bank of Nova Scotia	2.9
Suncor Energy Inc	2.6
Shoppers Drug Mart Corporation	2.4
Bank of Montreal	2.3
CVS Caremark Corp	1.6
Total	44.0

Total investments: 1,158

It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

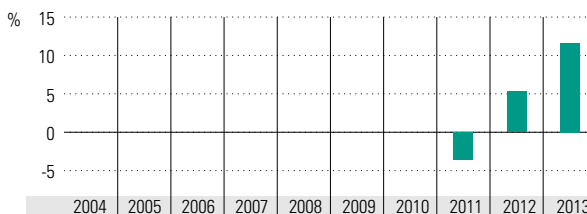
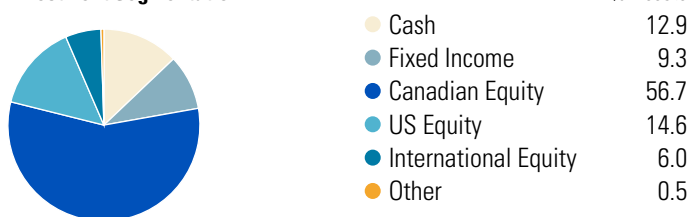
Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on May 2, 2011 has \$1,133.88 on December 31, 2013. This works out to an average of 4.82% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since May 2, 2011 for a contractholder who chose the 75/100 Series. In the last 3 years the Fund was up in value 2 year(s) and down in value 1 year(s).

Investment Segmentation



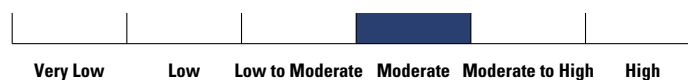
Ideal Fidelity Dividend Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for a person seeking high total investment return. They are comfortable with the risks of investing in equities. The Fund currently invests most of its assets in units of the Fidelity Dividend Fund.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series Low-Load Option	If you sell within:	%
	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ The withdrawal charge schedule will be based on the date of each premium allocation.

▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.

▶ **For subsequent years:** Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.

▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	3.38
100/100	3.62
75/100 Platinum No-Load	2.71
100/100 Platinum No-Load	3.04

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

WHAT IF I CHANGE MY MIND?

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E-mail: csc@standardlife.ca

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
Date Fund Available: January 12, 2009					
Date Fund Created: December 21, 1998	Ideal Signature Series 75/100	\$1,000	2.86	\$16.24	3,608,650
Total Fund Value: \$539.66 million	100/100	\$1,000	3.09	\$16.06	5,461,643

Portfolio Turnover Rate:
3.65%

Manager of the underlying fund:
Standard Life Investments Inc.

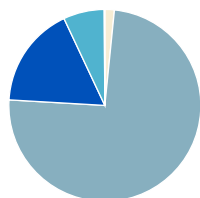
WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of Canadian equities. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Standard Life Canadian Dividend Growth Fund.

Top 10 investments (of the underlying fund)	%
Bank of Nova Scotia, (The)	7.3
Toronto-Dominion Bank, (The)	7.1
Royal Bank of Canada	6.1
Canadian National Railway Company	3.9
TELUS Corporation	3.4
Suncor Energy Inc.	3.4
General Electric Company	2.8
Manulife Financial Corporation	2.7
Enbridge Inc.	2.7
BCE Inc.	2.7

Total **41.9**
 Total investments: 45

Investment Segmentation



	% Assets
Cash	1.6
Canadian Equity	74.4
US Equity	17.1
International Equity	6.9
Other	0.1

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

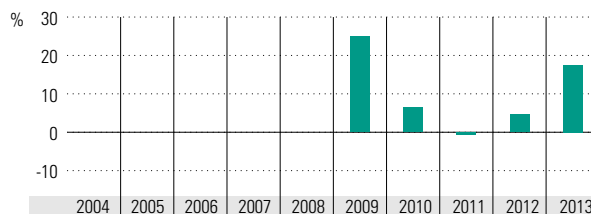
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$1,623.51 on December 31, 2013. This works out to an average of 10.24% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 4 year(s) and down in value 1 year(s).



Ideal Canadian Dividend Growth Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential capital growth and some income. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series Low-Load Option	If you sell within:	%
	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ When you buy the Fund, Standard Life pays a commission of 5.0%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ The withdrawal charge schedule will be based on the date of each premium allocation.

▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.

▶ **For subsequent years:** Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.

▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	2.86
100/100	3.09
75/100 Platinum No-Load	2.30
100/100 Platinum No-Load	2.51

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

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QUICK FACTS

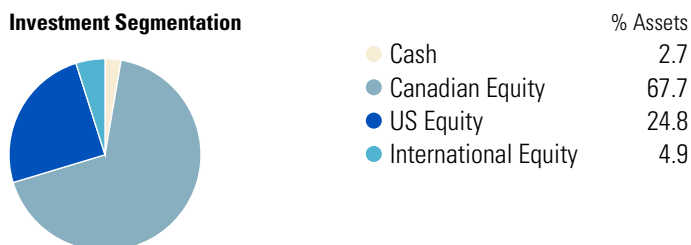
	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
Date Fund Available: January 12, 2009					
Date Fund Created: December 31, 1986	Ideal Signature Series 75/100	\$1,000	2.88	\$16.13	886,350
Total Fund Value: \$179.64 million	100/100	\$1,000	3.13	\$15.96	1,507,065
Portfolio Turnover Rate: 30.70%					
Managed by: Standard Life Investments Inc.					

WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in a mix of equities. The Fund invests primarily in Canada.

Top 10 investments	%
Royal Bank of Canada	5.6
Toronto-Dominion Bank, (The)	5.2
Bank of Nova Scotia, (The)	4.4
Suncor Energy Inc.	3.7
Canadian Natural Resources Limited	3.2
Canadian National Railway Company	3.1
Cash and cash equivalents	2.7
Enbridge Inc.	2.2
Valeant Pharmaceuticals International, Inc.	2.0
Alimentation Couche-Tard Inc., Subordinated Voting	1.9
Total	33.9
Total investments: 80	

Investment Segmentation



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

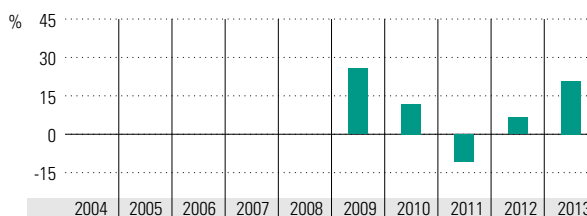
Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$1,612.71 on December 31, 2013. This works out to an average of 10.09% per year.

Year-by-year returns

Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 4 year(s) and down in value 1 year(s).



Ideal Canadian Equity Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential capital growth. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series	If you sell within:	%
Low-Load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ When you buy the Fund, Standard Life pays a commission of 5.0%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ The withdrawal charge schedule will be based on the date of each premium allocation.

▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.

For subsequent years: Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.

▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	2.88
100/100	3.13
75/100 Platinum No-Load	2.24
100/100 Platinum No-Load	2.54

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

WHAT IF I CHANGE MY MIND?

- ▶ You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- ▶ You have to tell your insurer in writing, by email, fax or letter, that you want to cancel.
- ▶ The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
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FOR MORE INFORMATION

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Montréal, Quebec, H3G 1G3

P.O.Box 11497, Stn. Centre-ville
Montréal, Quebec H3C 5S5

Toll-free: 1-888-841-6633
E-mail: csc@standardlife.ca

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
Date Fund Available: January 12, 2009					
Date Fund Created: October 10, 2000	Ideal Signature Series 75/100	\$1,000	2.92	\$18.60	808,448
Total Fund Value: \$89.61 million	100/100	\$1,000	3.15	\$18.39	856,632
Portfolio Turnover Rate: 7.09%					

Manager of the underlying fund:
Standard Life Investments Inc.

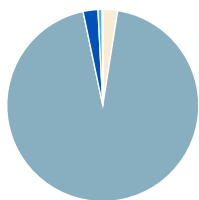
WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of Canadian equities. The Fund invests in small companies. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Standard Life Canadian Small Cap Fund.

Top 10 investments (of the underlying fund)	%
Canadian Energy Services & Technology Corp.	3.8
Canadian Western Bank	3.8
Element Financial Corporation	3.6
Secure Energy Services Inc.	3.6
Descartes Systems Group Inc., (The)	3.5
Boyd Group Income Fund	3.4
Stella-Jones Inc.	3.2
FirstService Corporation, Subordinated Voting	3.2
Stantec Inc.	3.2
Badger Daylighting Ltd.	3.1
Total	34.3

Total investments: 47

Investment Segmentation



	% Assets
Cash	2.5
Canadian Equity	94.3
US Equity	2.5
International Equity	0.7
Other	0.1

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

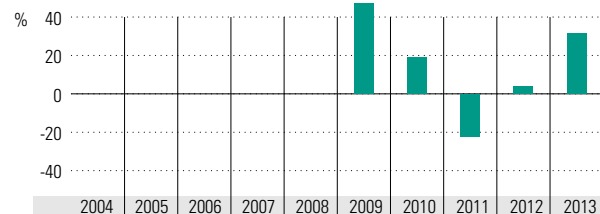
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$1,859.96 on December 31, 2013. This works out to an average of 13.30% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 4 year(s) and down in value 1 year(s).



Ideal Canadian Small Cap Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential capital growth. They are comfortable with the risks of investing in small cap equities.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series	If you sell within:	%
Low-Load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

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▶ When you buy the Fund, Standard Life pays a commission of 5.0%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ The withdrawal charge schedule will be based on the date of each premium allocation.

▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.

For subsequent years: Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.

▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	2.92
100/100	3.15
75/100 Platinum No-Load	2.31
100/100 Platinum No-Load	2.53

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

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- ▶ The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

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P.O.Box 11497, Stn. Centre-ville
Montréal, Quebec H3C 5S5

Toll-free: 1-888-841-6633
E-mail: csc@standardlife.ca

As at: December 31, 2013

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
Date Fund Available: January 12, 2009					
Date Fund Created: October 15, 2007	Ideal Signature Series 75/100	\$1,000	2.87	\$15.97	1,718,527
Total Fund Value: \$145.90 million	100/100	\$1,000	3.09	\$15.79	1,953,399

Portfolio Turnover Rate:
2.02%

Manager of the underlying fund:
 Primary Advisor: Standard Life
 Investments – Canada
 Sub-advisor: Standard Life
 Investments – USA

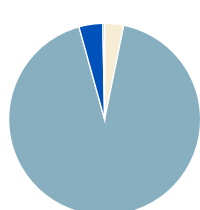
WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of U.S. equities. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Standard Life U.S. Dividend Growth Fund.

Top 10 investments (of the underlying fund)	%
Cash and cash equivalents	3.2
J.P. Morgan Chase & Co.	3.1
Apple Inc.	3.0
Comcast Corporation, A	2.5
Time Warner Inc.	2.4
CVS Caremark Corporation	2.4
AbbVie Inc.	2.3
PepsiCo Inc.	2.2
Visa Inc.	2.2
General Electric Company	2.1
Total	25.3

Total investments: 55

Investment Segmentation



	% Assets
Cash	3.2
US Equity	92.4
International Equity	4.0
Other	0.3

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

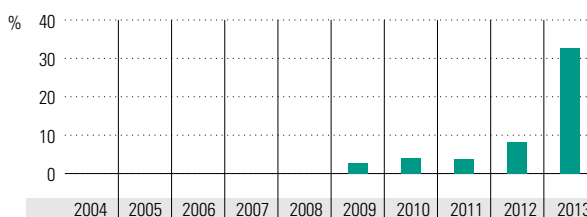
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$1,596.89 on December 31, 2013. This works out to an average of 9.88% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 5 year(s) and down in value 0 year(s).



Ideal U.S. Dividend Growth Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential capital growth and some income. They are comfortable with the risks of investing in U.S. equities.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series	If you sell within:	%
Low-Load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ When you buy the Fund, Standard Life pays a commission of 5.0%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ The withdrawal charge schedule will be based on the date of each premium allocation.

▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.

▶ **For subsequent years:** Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.

▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	2.87
100/100	3.09
75/100 Platinum No-Load	2.31
100/100 Platinum No-Load	2.53

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

WHAT IF I CHANGE MY MIND?

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- ▶ The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

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Toll-free: 1-888-841-6633
E-mail: csc@standardlife.ca

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
Date Fund Available: January 12, 2009					
Date Fund Created: December 21, 1998	Ideal Signature Series 75/100	\$1,000	3.00	\$17.41	951,595
Total Fund Value: \$93.61 million	100/100	\$1,000	3.22	\$17.21	834,853
Portfolio Turnover Rate: 4.46%					
Manager of the underlying fund: Beutel, Goodman & Company Ltd.					

WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in a mix of equities on U.S. exchanges. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Standard Life U.S. Equity Value Fund.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

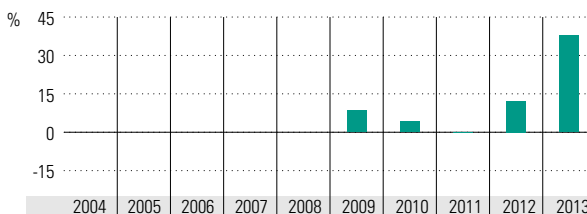
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$1,740.67 on December 31, 2013. This works out to an average of 11.80% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 4 year(s) and down in value 1 year(s).



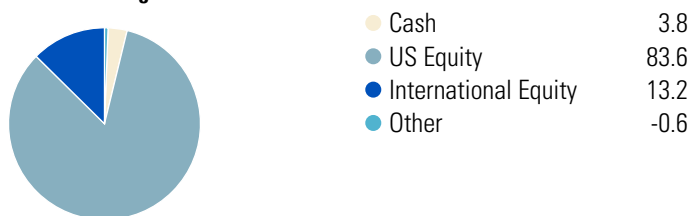
Top 10 investments (of the underlying fund)

Investment	%
Oracle Corporation	6.1
Halliburton Company	5.7
TRW Automotive Holdings Corp.	5.5
BB&T Corporation	5.4
Covidien plc	5.1
J.P. Morgan Chase & Co.	4.8
Symantec Corporation	4.8
Target Corporation	4.7
Microsoft Corporation	4.2
Merck & Co., Inc.	4.2

Total 50.4

Total investments: 28

Investment Segmentation



Ideal U.S. Equity Value Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential long term capital growth. They are comfortable with the risks of investing in U.S. equities.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series Low-Load Option	If you sell within:	%
	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ When you buy the Fund, Standard Life pays a commission of 5.0%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ The withdrawal charge schedule will be based on the date of each premium allocation.

▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.

▶ **For subsequent years:** Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.

▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	3.00
100/100	3.22
75/100 Platinum No-Load	2.32
100/100 Platinum No-Load	2.55

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

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E-mail: csc@standardlife.ca

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
Date Fund Available: January 12, 2009					
Date Fund Created: January 10, 2005	Ideal Signature Series 75/100	\$1,000	2.86	\$16.37	1,444,495
Total Fund Value: \$163.22 million	100/100	\$1,000	3.09	\$16.19	1,309,415
Portfolio Turnover Rate: 0.76%					
Manager of the underlying fund: Primary advisor: Standard Life Investments - Canada Sub-advisor: Standard Life Investments - UK					

WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in a mix of global equities. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Standard Life Global Dividend Growth Fund.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

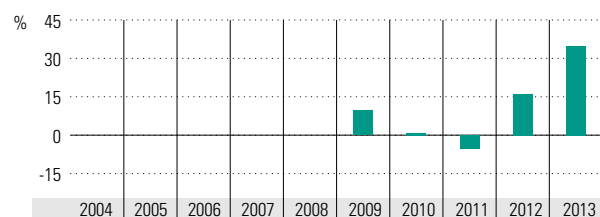
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$1,636.92 on December 31, 2013. This works out to an average of 10.42% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 4 year(s) and down in value 1 year(s).



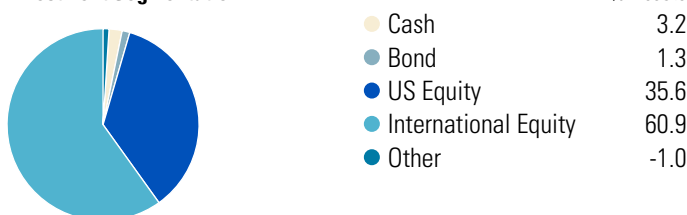
Top 10 investments (of the underlying fund)

Investment	%
Cash and cash equivalents	3.2
AbbVie Inc.	2.3
DS Smith Plc	2.2
BT Group plc	2.1
Snam S.p.A.	2.0
HSBC Holdings PLC	2.0
Roche Holdings AG	1.9
GlaxoSmithKline PLC	1.9
Pfizer Inc.	1.9
BHP Billiton PLC	1.8

Total 21.1

Total investments: 74

Investment Segmentation



Ideal Global Dividend Growth Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential capital growth. The Fund may also be right for people seeking some potential income. They are comfortable with the risks of investing in global equities.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series Low-Load Option	If you sell within:	%
	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ When you buy the Fund, Standard Life pays a commission of 5.0%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ The withdrawal charge schedule will be based on the date of each premium allocation.

▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.

For subsequent years: Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.

▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	2.86
100/100	3.09
75/100 Platinum No-Load	2.31
100/100 Platinum No-Load	2.53

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

WHAT IF I CHANGE MY MIND?

- ▶ You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- ▶ You have to tell your insurer in writing, by email, fax or letter, that you want to cancel.
- ▶ The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- ▶ The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

FOR MORE INFORMATION

This summary may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Standard Life Assurance Company of Canada
Retail Investments, Customer Services
1245 Sherbrooke Street West
Montréal, Quebec, H3G 1G3

P.O.Box 11497, Stn. Centre-ville
Montréal, Quebec H3C 5S5

Toll-free: 1-888-841-6633
E-mail: csc@standardlife.ca

QUICK FACTS

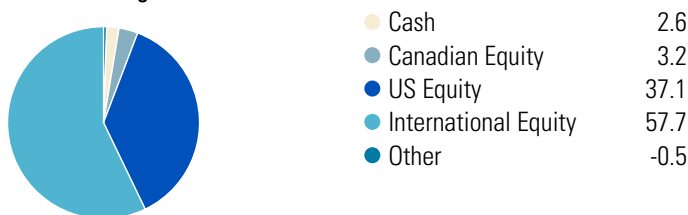
Date Fund Available:	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
January 12, 2009					
Date Fund Created:	Ideal Signature Series				
October 10, 2000	75/100	\$1,000	3.04	\$18.71	378,390
Total Fund Value:	100/100	\$1,000	3.26	\$18.51	230,921
\$32.29 million					
Portfolio Turnover Rate:	8.85%				
Manager of the underlying fund:	Primary advisor: Standard Life Investments - Canada				
	Sub-advisor: Standard Life Investments - UK				

WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in a mix of equities. The equities are made up of multinational companies throughout the world. The Fund invests either directly or through one or more underlying funds. The Fund currently invests most of its assets in units of the Standard Life Global Equity Fund.

Top 10 investments (of the underlying fund)	%
Cash and cash equivalents	2.6
Banco Bilbao Vizcaya Argentaria S.A.	2.1
Google Inc., A	1.9
Roche Holdings AG	1.9
BT Group plc	1.9
eBay Inc.	1.8
Sumitomo Mitsui Financial Group, Inc.	1.8
First Republic Bank	1.8
BNP Paribas	1.7
Danske Bank A/S	1.7
Total	19.1
Total investments: 90	

Investment Segmentation



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

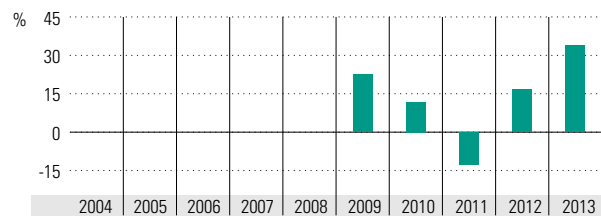
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$1,870.65 on December 31, 2013. This works out to an average of 13.43% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 4 year(s) and down in value 1 year(s).



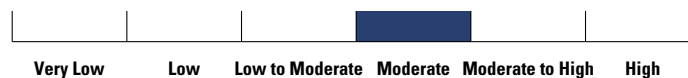
Ideal Global Equity Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential capital growth. They are comfortable with the risks of investing in global equities.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series	If you sell within:	%
Low-Load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ When you buy the Fund, Standard Life pays a commission of 5.0%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ The withdrawal charge schedule will be based on the date of each premium allocation.

▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.

For subsequent years: Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.

▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	3.04
100/100	3.26
75/100 Platinum No-Load	2.42
100/100 Platinum No-Load	2.64

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
The Standard Life Assurance Company of Canada	2% of the value of the transaction amount, in addition to any applicable charges.

FOR MORE INFORMATION

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The Standard Life Assurance Company of Canada
Retail Investments, Customer Services
1245 Sherbrooke Street West
Montréal, Quebec, H3G 1G3

P.O.Box 11497, Stn. Centre-ville
Montréal, Quebec H3C 5S5

Toll-free: 1-888-841-6633
E-mail: csc@standardlife.ca

WHAT IF I CHANGE MY MIND?

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- ▶ You have to tell your insurer in writing, by email, fax or letter, that you want to cancel.
- ▶ The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- ▶ The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

QUICK FACTS

Date Fund Available:	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
January 12, 2009					
Date Fund Created:	Ideal Signature Series				
December 21, 1998	75/100	\$1,000	3.14	\$14.49	227,978
Total Fund Value:	100/100	\$1,000	3.37	\$14.32	174,096
\$28.87 million					
Portfolio Turnover Rate:					
15.08%					
Manager of the underlying fund:					
Primary advisor: Standard Life Investments - Canada					
Sub-advisor: Standard Life Investments - UK					

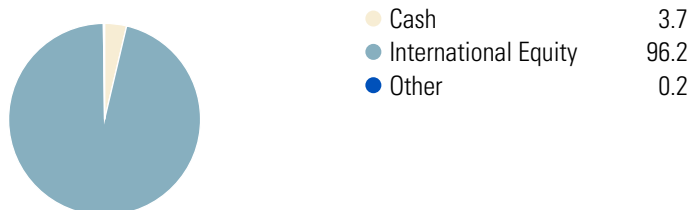
WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in a mix of equities. The Fund invests in international companies. The Fund invests either directly or through one or more underlying fund. The Fund currently invests most of its assets in units of the Standard Life International Equity Fund.

Top 10 investments (of the underlying fund)	%
Cash and cash equivalents	3.7
Roche Holdings AG	2.8
Nestlé S.A.	2.5
Lloyds Banking Group plc	2.4
Société Générale	2.3
Sanofi	2.0
HSBC Holdings PLC	2.0
DS Smith Plc	1.9
Carrefour S.A.	1.8
Sumitomo Mitsui Financial Group, Inc.	1.8
Total	23.2

Total investments: 83

Investment Segmentation



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

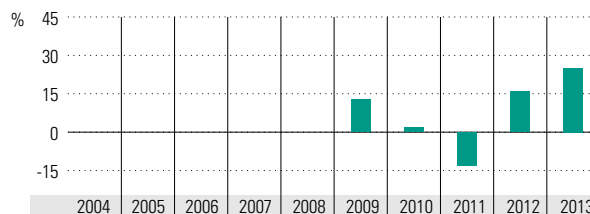
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$1,448.78 on December 31, 2013. This works out to an average of 7.74% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 4 year(s) and down in value 1 year(s).



Ideal International Equity Fund

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential long term capital growth. They are comfortable with the risks of investing in international equities.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series Low-Load Option	If you sell within:	%
	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ When you buy the Fund, Standard Life pays a commission of 5.0%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ The withdrawal charge schedule will be based on the date of each premium allocation.

▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.

▶ **For subsequent years:** Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.

▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	3.14
100/100	3.37
75/100 Platinum No-Load	2.48
100/100 Platinum No-Load	2.70

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

WHAT IF I CHANGE MY MIND?

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- ▶ The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

FOR MORE INFORMATION

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Montréal, Quebec H3C 5S5

Toll-free: 1-888-841-6633
E-mail: csc@standardlife.ca

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
Date Fund Available: January 12, 2009					
Date Fund Created: January 6, 2003	Ideal Signature Series 75/100	\$1,000	2.80	\$12.80	4,590,995
Total Fund Value: \$247.94 million	100/100 GLWB	\$1,000 \$25,000	3.02 2.80	\$12.66 \$11.28	3,140,480 627,323

Portfolio Turnover Rate:
13.06%

Manager of the underlying funds:
Standard Life Investments Inc.

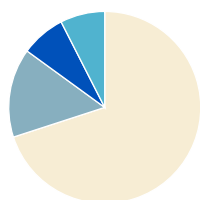
WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign fixed income. The Fund also invests a smaller portion of its assets in Canadian and foreign equities.

Top 10 investments	%
Standard Life Canadian Bond Fund	45.3
Standard Life Tactical Income Fund	21.5
Standard Life Dividend Income Fund	11.5
Standard Life International Bond Fund	7.0
Standard Life U.S. Dividend Growth Fund	5.8
Standard Life High Yield Bond Fund	4.9
Standard Life Global Equity Value Fund	3.8
Total	99.8

Total investments:

Investment Segmentation



	% Assets
Fixed Income	70.0
Canadian Equity	15.0
US Equity	7.5
International Equity	7.5

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

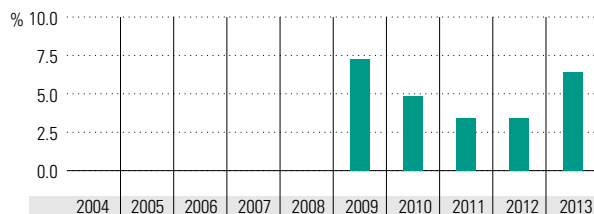
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$1,279.95 on December 31, 2013. This works out to an average of 5.09% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 5 year(s) and down in value 0 year(s).



Ideal Conservative Portfolio

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential to maintain their capital. They are also seeking some potential income. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series	If you sell within:	%
Low-Load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ When you buy the Fund, Standard Life pays a commission of 5.0%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ The withdrawal charge schedule will be based on the date of each premium allocation.

▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.

▶ **For subsequent years:** Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.

▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	2.80
100/100	3.02
GLWB	2.80
75/100 Platinum No-Load	2.12
100/100 Platinum No-Load	2.35
GLWB Platinum No-Load	2.34

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

There is an additional fee for the Ideal Income Series (GLWB) only. This fee is calculated and charged quarterly and deducted from your Ideal Income Series (GLWB).

Fund Fee Rate Level	Ideal Income Series (GLWB) Fee Fund Fee Rate
Level 1	0.75%
Level 2	0.85%
Level 3	1.05%
Level 4	1.15%

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Montréal, Quebec H3C 5S5

Toll-free: 1-888-841-6633
E-mail: csc@standardlife.ca

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
Date Fund Available: January 12, 2009					
Date Fund Created: January 6, 2003	Ideal Signature Series 75/100	\$1,000	2.85	\$13.40	4,017,462
Total Fund Value: \$297.04 million	100/100 GLWB	\$1,000 \$25,000	3.08 2.84	\$13.26 \$11.59	4,175,353 962,034

Portfolio Turnover Rate:
13.84%

Manager of the underlying funds:
Standard Life Investments Inc.

WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign fixed income. The Fund also invests a smaller portion of its assets in Canadian and foreign equities.

Top 10 investments	%
Standard Life Canadian Bond Fund	35.3
Standard Life Tactical Income Fund	20.7
Standard Life Dividend Income Fund	17.5
Standard Life Global Dividend Growth Fund	8.4
Standard Life International Bond Fund	6.8
Standard Life High Yield Bond Fund	4.8
Standard Life Global Real Estate Fund	3.5
Standard Life Global Equity Value Fund	3.0
Total	100.0

Investment Segmentation



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

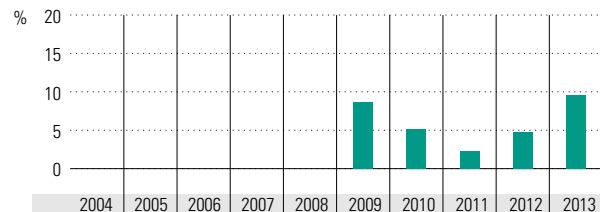
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$1,340.23 on December 31, 2013. This works out to an average of 6.07% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 5 year(s) and down in value 0 year(s).



Ideal Moderate Portfolio

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential income and some capital growth. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series	If you sell within:	%
Low-Load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ When you buy the Fund, Standard Life pays a commission of 5.0%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ The withdrawal charge schedule will be based on the date of each premium allocation.

▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.

For subsequent years: Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.

▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	2.85
100/100	3.08
GLWB	2.84
75/100 Platinum No-Load	2.18
100/100 Platinum No-Load	2.40
GLWB Platinum No-Load	2.40

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

There is an additional fee for the Ideal Income Series (GLWB) only. This fee is calculated and charged quarterly and deducted from your Ideal Income Series (GLWB).

Fund Fee Rate Level	Ideal Income Series (GLWB) Fee Fund Fee Rate
Level 1	0.75%
Level 2	0.85%
Level 3	1.05%
Level 4	1.15%

WHAT IF I CHANGE MY MIND?

- ▶ You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- ▶ You have to tell your insurer in writing, by email, fax or letter, that you want to cancel.
- ▶ The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- ▶ The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

FOR MORE INFORMATION

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Montréal, Quebec H3C 5S5

Toll-free: 1-888-841-6633
E-mail: csc@standardlife.ca

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
Date Fund Available: January 12, 2009					
Date Fund Created: January 6, 2003	Ideal Signature Series 75/100	\$1,000	2.93	\$14.62	1,983,562
Total Fund Value: \$175.66 million	100/100 GLWB	\$1,000 \$25,000	3.17 2.93	\$14.45 \$11.57	1,866,057 1,293,833

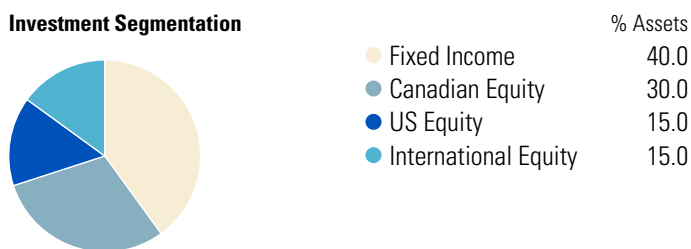
Portfolio Turnover Rate:
14.59%

Manager of the underlying funds:
Standard Life Investments Inc.

WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign equities. The Fund also invests a smaller portion of its assets in Canadian and foreign fixed income.

Top 10 investments	%
Standard Life Canadian Equity Fund	23.0
Standard Life Tactical Income Fund	19.7
Standard Life Canadian Bond Fund	17.0
Standard Life International Equity Fund	10.8
Standard Life International Bond Fund	6.0
Standard Life High Yield Bond Fund	4.7
Standard Life U.S. Equity Focus Fund	3.9
Standard Life Global Equity Value Fund	3.5
Standard Life Global Real Estate Fund	3.5
Standard Life Canadian Equity Value Fund	2.7
Total	94.8



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

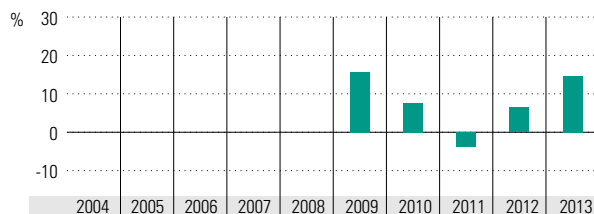
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$1,461.62 on December 31, 2013. This works out to an average of 7.94% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 4 year(s) and down in value 1 year(s).



ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential capital growth and some income. They are comfortable with the risks of investing in global equities.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works	
Ideal Signature Series Low-Load Option	If you sell within:	%	
	Up to 1 year	3.00	<ul style="list-style-type: none"> ▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time. ▶ The withdrawal charge schedule will be based on the date of each premium allocation. ▶ 1st year: You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge. ▶ For subsequent years: Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year. ▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.
	1 to 2 years	2.00	
	2 to 3 years	1.00	
	More Than 3 years	0.00	
Back-End Load Option	Up to 1 year	6.00	<ul style="list-style-type: none"> ▶ When you buy the Fund, Standard Life pays a commission of 5.0%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.
	1 to 2 years	5.00	
	2 to 3 years	5.00	
	3 to 4 years	4.00	
	4 to 5 years	3.00	
	5 to 6 years	2.00	
	6 to 7 years	1.00	
	More Than 7 years	0.00	

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	2.93
100/100	3.17
GLWB	2.93
75/100 Platinum No-Load	2.27
100/100 Platinum No-Load	2.49
GLWB Platinum No-Load	2.49

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

There is an additional fee for the Ideal Income Series (GLWB) only. This fee is calculated and charged quarterly and deducted from your Ideal Income Series (GLWB).

Fund Fee Rate Level	Ideal Income Series (GLWB) Fee Fund Fee Rate
Level 1	0.75%
Level 2	0.85%
Level 3	1.05%
Level 4	1.15%

WHAT IF I CHANGE MY MIND?

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- ▶ You have to tell your insurer in writing, by email, fax or letter, that you want to cancel.
- ▶ The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- ▶ The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

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Montréal, Quebec H3C 5S5

Toll-free: 1-888-841-6633
E-mail: csc@standardlife.ca

QUICK FACTS

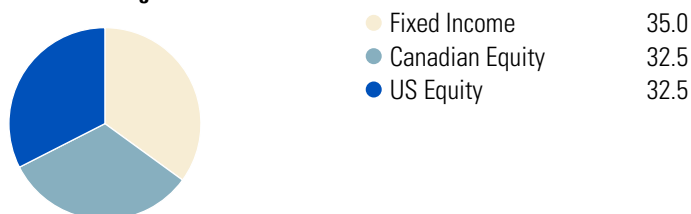
	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
Date Fund Available: January 12, 2009					
Date Fund Created: January 12, 2009	Ideal Signature Series 75/100	\$1,000	3.00	\$14.50	1,418,119
Total Fund Value: \$74.06 million	100/100	\$1,000	3.22	\$14.34	1,086,482
Portfolio Turnover Rate: 15.04%					
Manager of the underlying funds: Standard Life Investments Inc.					

WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of dividend growth and monthly income funds. The Fund invests in Canadian and foreign equities. The Fund also invests in Canadian and foreign fixed income.

Top 10 investments	%
Standard Life Dividend Income Fund	30.0
Standard Life U.S. Dividend Growth Fund	21.3
Standard Life Tactical Income Fund	19.4
Standard Life Canadian Bond Fund	14.7
Standard Life Global Real Estate Fund	4.9
Standard Life High Yield Bond Fund	4.6
Standard Life International Bond Fund	4.2
Total	99.1

Investment Segmentation



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

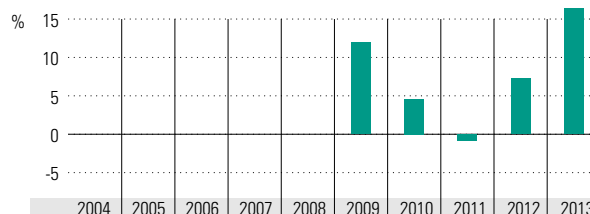
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$1,449.74 on December 31, 2013. This works out to an average of 7.76% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 4 year(s) and down in value 1 year(s).



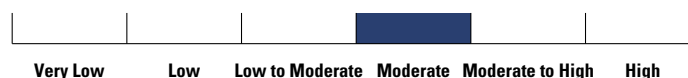
Ideal Dividend Growth & Income Portfolio

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential long term capital growth. They are comfortable with the risks of investing in global equities.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series	If you sell within:	%
Low-Load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- ▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.
- ▶ The withdrawal charge schedule will be based on the date of each premium allocation.
- ▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
- ▶ **For subsequent years:** Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.
- ▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	3.00
100/100	3.22
75/100 Platinum No-Load	2.32
100/100 Platinum No-Load	2.55

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

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E-mail: csc@standardlife.ca

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
Date Fund Available: January 12, 2009					
Date Fund Created: January 6, 2003	Ideal Signature Series 75/100	\$1,000	2.99	\$15.33	803,899
Total Fund Value: \$46.01 million	100/100	\$1,000	3.23	\$15.16	395,638
Portfolio Turnover Rate: 27.42%					

Manager of the underlying funds:
Standard Life Investments Inc.

WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign equities. The Fund also invests a smaller portion of its assets in Canadian and foreign fixed income.

Top 10 investments	%
Standard Life Canadian Equity Fund	22.7
Standard Life Tactical Income Fund	18.8
Standard Life International Equity Fund	15.3
Standard Life U.S. Equity Focus Fund	6.7
Standard Life International Bond Fund	6.6
Standard Life Canadian Bond Fund	5.8
Standard Life High Yield Bond Fund	4.5
Standard Life Global Equity Value Fund	4.5
Standard Life Canadian Equity Value Fund	4.2
Standard Life Canadian Equity Growth Fund	3.9
Total	92.9

Investment Segmentation



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

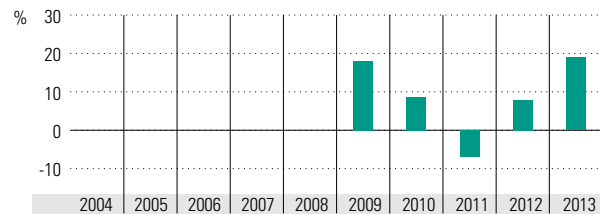
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$1,532.82 on December 31, 2013. This works out to an average of 8.97% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 4 year(s) and down in value 1 year(s).



Ideal Aggressive Portfolio

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential long term capital growth. They are comfortable with the risks of investing in global equities.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series	If you sell within:	%
Low-Load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ The withdrawal charge schedule will be based on the date of each premium allocation.

▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.

▶ **For subsequent years:** Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.

▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

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Trailing commission

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Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	2.99
100/100	3.23
75/100 Platinum No-Load	2.32
100/100 Platinum No-Load	2.55

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

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- ▶ The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
Date Fund Available: January 12, 2009					
Date Fund Created: January 12, 2009	Ideal Signature Series 75/100	\$1,000	2.93	\$12.63	555,726
Total Fund Value: \$20.37 million	100/100 GLWB	\$1,000 \$25,000	3.15 2.93	\$12.51 \$11.17	406,853 237,657
Portfolio Turnover Rate: 26.20%					

Manager of the underlying funds:
 Standard Life Investments Inc. and
 Multi-Managers

WHAT DOES THE FUND INVEST IN?

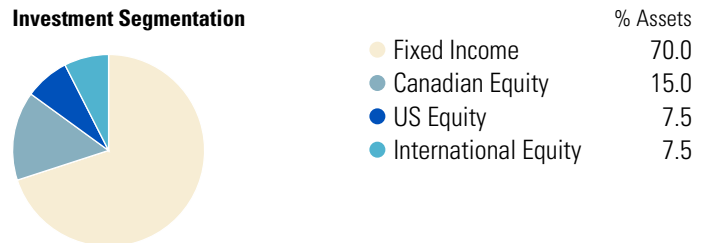
The Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign fixed income. The Fund also invests a smaller portion of its assets in Canadian and foreign equities.

Top 10 investments	%
Standard Life Canadian Bond Fund	58.0
Standard Life International Bond Fund	9.3
Standard Life Dividend Income Fund	8.3
Standard Life Canadian Equity Fund	5.6
Standard Life International Equity Fund	4.8
Standard Life Tactical Income Fund	4.0
Trimark Canadian Fund	3.6
Standard Life U.S. Dividend Growth Fund	2.5
Fidelity Global Disciplined Equity® Fund	2.1
Standard Life Global Dividend Growth Fund	1.5
Total	99.6

The following were the largest holdings of the Standard Life Canadian Bond Fund	%
Canada Housing Trust No. 1 2.95% 15-03-2015	7.4
Province of Ontario 3.5% 02-06-2043	3.4
Province of Ontario 5.85% 08-03-2033	3.3
Canada Housing Trust No. 1 1.7% 15-12-2017	3.2
Ville de Montréal 5% 01-12-2018	2.8
Cash and cash equivalents	2.5
Province of Ontario 4.7% 02-06-2037	2.5
Government of Canada 4% 01-06-2041	2.5
Canadian Imperial Bank of Commerce 3.95% 14-07-2017	1.8
Ville de Montréal 4.5% 01-12-2021	1.7
Total	31.0

Total investments: 123

Investment Segmentation



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

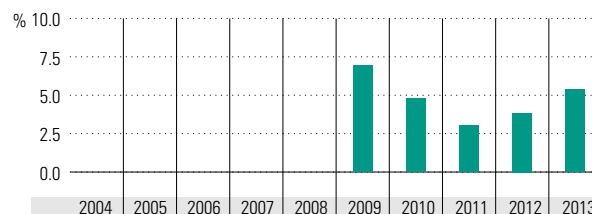
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$1,263.01 on December 31, 2013. This works out to an average of 4.81% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 5 year(s) and down in value 0 year(s).



Ideal Select Conservative Portfolio

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential to maintain their capital. They are also seeking some potential income. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series Low-Load Option	If you sell within:	%
	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- ▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.
- ▶ When you buy the Fund, Standard Life pays a commission of 5.0%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

- ▶ The withdrawal charge schedule will be based on the date of each premium allocation.
- ▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
- ▶ **For subsequent years:** Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.
- ▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	2.93
100/100	3.15
GLWB	2.93
75/100 Platinum No-Load	2.37
100/100 Platinum No-Load	2.60
GLWB Platinum No-Load	2.49

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

There is an additional fee for the Ideal Income Series (GLWB) only. This fee is calculated and charged quarterly and deducted from your Ideal Income Series (GLWB).

Fund Fee Rate Level	Ideal Income Series (GLWB) Fee Fund Fee Rate
Level 1	0.75%
Level 2	0.85%
Level 3	1.05%
Level 4	1.15%

WHAT IF I CHANGE MY MIND?

- ▶ You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- ▶ You have to tell your insurer in writing, by email, fax or letter, that you want to cancel.
- ▶ The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- ▶ The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

FOR MORE INFORMATION

This summary may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Standard Life Assurance Company of Canada
Retail Investments, Customer Services
1245 Sherbrooke Street West
Montréal, Quebec, H3G 1G3

P.O.Box 11497, Stn. Centre-ville
Montréal, Quebec H3C 5S5

Toll-free: 1-888-841-6633
E-mail: csc@standardlife.ca

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
Date Fund Available: January 12, 2009					
Date Fund Created: January 12, 2009	Ideal Signature Series 75/100	\$1,000	2.97	\$13.31	794,061
Total Fund Value: \$30.09 million	100/100 GLWB	\$1,000 \$25,000	3.20 2.95	\$13.17 \$11.38	645,636 231,275

Portfolio Turnover Rate:
24.09%

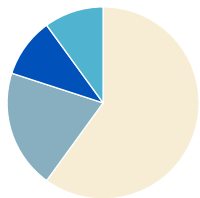
Manager of the underlying funds:
Standard Life Investments Inc. and
Multi-Managers

WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign fixed income. The Fund also invests a smaller portion of its assets in Canadian and foreign equities.

Top 10 investments	%
Standard Life Canadian Bond Fund	48.1
Standard Life Dividend Income Fund	11.3
Standard Life International Bond Fund	9.3
Standard Life Canadian Equity Fund	8.2
Standard Life International Equity Fund	6.0
Trimark Canadian Fund	4.1
Standard Life Tactical Income Fund	4.0
Standard Life U.S. Dividend Growth Fund	2.8
Fidelity Global Disciplined Equity® Fund	2.1
Standard Life Global Dividend Growth Fund	2.1
Total	98.0

Investment Segmentation



	% Assets
Fixed Income	60.0
Canadian Equity	20.0
US Equity	10.0
International Equity	10.0

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

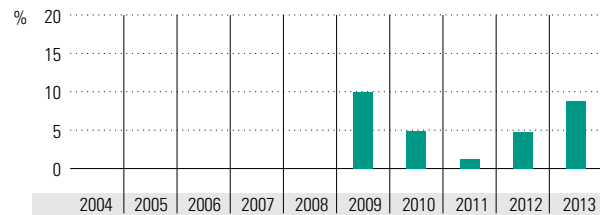
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$1,330.93 on December 31, 2013. This works out to an average of 5.92% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 5 year(s) and down in value 0 year(s).



Ideal Select Moderate Portfolio

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential income and some capital growth. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series Low-Load Option	If you sell within:	%
	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ When you buy the Fund, Standard Life pays a commission of 5.0%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ The withdrawal charge schedule will be based on the date of each premium allocation.

▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.

▶ **For subsequent years:** Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.

▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	2.97
100/100	3.20
GLWB	2.95
75/100 Platinum No-Load	2.40
100/100 Platinum No-Load	2.64
GLWB Platinum No-Load	2.53

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

There is an additional fee for the Ideal Income Series (GLWB) only. This fee is calculated and charged quarterly and deducted from your Ideal Income Series (GLWB).

Fund Fee Rate Level	Ideal Income Series (GLWB) Fee Fund Fee Rate
Level 1	0.75%
Level 2	0.85%
Level 3	1.05%
Level 4	1.15%

WHAT IF I CHANGE MY MIND?

- ▶ You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- ▶ You have to tell your insurer in writing, by email, fax or letter, that you want to cancel.
- ▶ The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- ▶ The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

FOR MORE INFORMATION

This summary may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Standard Life Assurance Company of Canada
Retail Investments, Customer Services
1245 Sherbrooke Street West
Montréal, Quebec, H3G 1G3

P.O.Box 11497, Stn. Centre-ville
Montréal, Quebec H3C 5S5

Toll-free: 1-888-841-6633
E-mail: csc@standardlife.ca

As at: December 31, 2013

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
Date Fund Available: January 12, 2009					
Date Fund Created: January 12, 2009	Ideal Signature Series 75/100	\$1,000	3.10	\$14.86	381,301
Total Fund Value: \$22.83 million	100/100 GLWB	\$1,000 \$25,000	3.34 3.09	\$14.70 \$11.65	339,300 438,483

Portfolio Turnover Rate:
24.06%

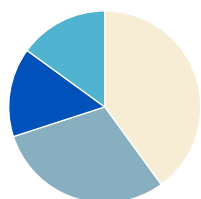
Manager of the underlying funds:
Standard Life Investments Inc. and
Multi-Managers

WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign equities. The Fund also invests a smaller portion of its assets in Canadian and foreign fixed income.

Top 10 investments	%
Standard Life Canadian Bond Fund	28.2
Standard Life International Equity Fund	9.8
Fidelity True North® Fund	9.7
Standard Life International Bond Fund	9.2
Standard Life Canadian Equity Fund	6.8
Trimark Canadian Fund	6.1
Standard Life Canadian Small Cap Fund	5.2
Russell US Equity Fund	5.2
Standard Life Dividend Income Fund	5.1
Fidelity Global Disciplined Equity® Fund	4.2
Total	89.3

Investment Segmentation



	% Assets
Fixed Income	40.0
Canadian Equity	30.0
US Equity	15.0
International Equity	15.0

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

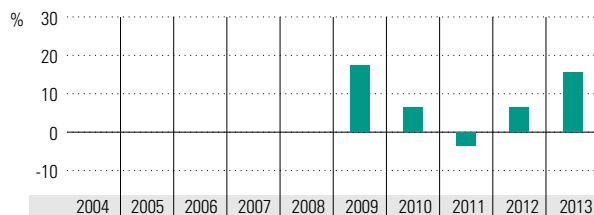
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$1,485.81 on December 31, 2013. This works out to an average of 8.29% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 4 year(s) and down in value 1 year(s).



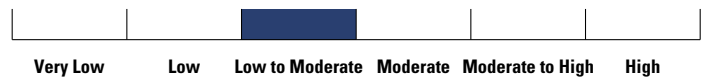
Ideal Select Growth Portfolio

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential capital growth and some income. They are comfortable with the risks of investing in global equities.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series	If you sell within:	%
Low-Load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ When you buy the Fund, Standard Life pays a commission of 5.0%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ The withdrawal charge schedule will be based on the date of each premium allocation.

▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.

▶ **For subsequent years:** Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.

▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	3.10
100/100	3.34
GLWB	3.09
75/100 Platinum No-Load	2.55
100/100 Platinum No-Load	2.80
GLWB Platinum No-Load	2.58

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

There is an additional fee for the Ideal Income Series (GLWB) only. This fee is calculated and charged quarterly and deducted from your Ideal Income Series (GLWB).

Fund Fee Rate Level	Ideal Income Series (GLWB) Fee Fund Fee Rate
Level 1	0.75%
Level 2	0.85%
Level 3	1.05%
Level 4	1.15%

WHAT IF I CHANGE MY MIND?

- ▶ You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- ▶ You have to tell your insurer in writing, by email, fax or letter, that you want to cancel.
- ▶ The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- ▶ The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

FOR MORE INFORMATION

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The Standard Life Assurance Company of Canada
Retail Investments, Customer Services
1245 Sherbrooke Street West
Montréal, Quebec, H3G 1G3

P.O.Box 11497, Stn. Centre-ville
Montréal, Quebec H3C 5S5

Toll-free: 1-888-841-6633
E-mail: csc@standardlife.ca

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
Date Fund Available: January 12, 2009					
Date Fund Created: January 12, 2009	Ideal Signature Series 75/100	\$1,000	3.20	\$15.10	472,037
Total Fund Value: \$24.24 million	100/100	\$1,000	3.43	\$14.94	432,060
Portfolio Turnover Rate: 13.20%					

Manager of the underlying funds:
 Standard Life Investments Inc. and
 Multi-Managers

WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of dividend growth and monthly income funds. The Fund invests in Canadian and foreign equities. The Fund also invests in Canadian and foreign fixed income.

Top 10 investments	%
Standard Life Tactical Income Fund	32.6
Standard Life Monthly Income Fund	16.5
Standard Life Global Dividend Growth Fund	11.4
Fidelity True North® Fund	9.9
Templeton Global Stock Trust	8.1
Trimark Canadian Fund	8.0
Fidelity Global Disciplined Equity® Fund	7.7
Standard Life Canadian Dividend Growth Fund	5.4
Total	99.6

Investment Segmentation



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

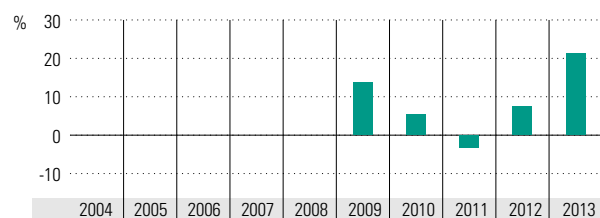
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$1,510.13 on December 31, 2013. This works out to an average of 8.65% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 4 year(s) and down in value 1 year(s).



Ideal Select Dividend Growth & Income Portfolio

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential long term capital growth. They are comfortable with the risks of investing in global equities.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series Low-Load Option	If you sell within:	%
	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ The withdrawal charge schedule will be based on the date of each premium allocation.

▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.

▶ **For subsequent years:** Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.

▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

Ideal Select Dividend Growth & Income Portfolio

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	3.20
100/100	3.43
75/100 Platinum No-Load	2.60
100/100 Platinum No-Load	2.89

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

WHAT IF I CHANGE MY MIND?

- ▶ You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- ▶ You have to tell your insurer in writing, by email, fax or letter, that you want to cancel.
- ▶ The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- ▶ The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

FOR MORE INFORMATION

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The Standard Life Assurance Company of Canada
Retail Investments, Customer Services
1245 Sherbrooke Street West
Montréal, Quebec, H3G 1G3

P.O.Box 11497, Stn. Centre-ville
Montréal, Quebec H3C 5S5

Toll-free: 1-888-841-6633
E-mail: csc@standardlife.ca

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
Date Fund Available: January 12, 2009					
Date Fund Created: January 12, 2009	Ideal Signature Series 75/100	\$1,000	3.65	\$15.26	110,732
Total Fund Value: \$3.57 million	100/100	\$1,000	3.85	\$15.14	45,489
Portfolio Turnover Rate: 37.88%					

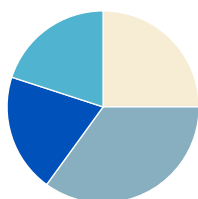
Manager of the underlying funds:
 Standard Life Investments Inc. and
 Multi-Managers

WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of underlying funds. The Fund invests a larger portion of its assets in Canadian and foreign equities. The Fund also invests a smaller portion of its assets in Canadian and foreign fixed income.

Top 10 investments	%
Standard Life Canadian Bond Fund	19.4
Fidelity True North® Fund	12.0
Standard Life International Equity Fund	11.9
Trimark Canadian Fund	10.1
Templeton Global Stock Trust	8.1
Standard Life Canadian Equity Fund	7.5
Fidelity Global Disciplined Equity® Fund	7.2
Russell US Equity Fund	6.3
Standard Life Canadian Small Cap Fund	5.1
Standard Life Dividend Income Fund	5.1
Total	92.7

Investment Segmentation



	% Assets
Fixed Income	25.0
Canadian Equity	35.0
US Equity	20.0
International Equity	20.0

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

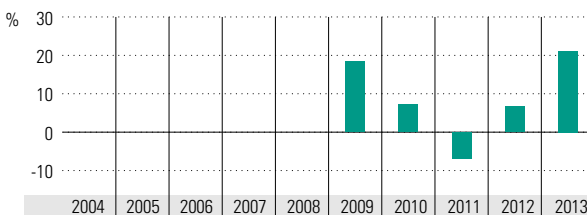
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$1,526.40 on December 31, 2013. This works out to an average of 8.88% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 4 year(s) and down in value 1 year(s).



Ideal Select Aggressive Portfolio

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential long term capital growth. They are comfortable with the risks of investing in global equities.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series	If you sell within:	%
Low-Load Option	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ When you buy the Fund, Standard Life pays a commission of 5.0%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ The withdrawal charge schedule will be based on the date of each premium allocation.

▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.

For subsequent years: Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.

▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	3.65
100/100	3.85
75/100 Platinum No-Load	3.09
100/100 Platinum No-Load	3.31

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

WHAT IF I CHANGE MY MIND?

- ▶ You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- ▶ You have to tell your insurer in writing, by email, fax or letter, that you want to cancel.
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P.O.Box 11497, Stn. Centre-ville
Montréal, Quebec H3C 5S5

Toll-free: 1-888-841-6633
E-mail: csc@standardlife.ca

QUICK FACTS

Date Fund Available:	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
January 12, 2009					
Date Fund Created:	Ideal Signature Series				
January 12, 2009	75/100	\$1,000	3.17	\$13.74	1,929,797
Total Fund Value:	100/100	\$1,000	3.42	\$13.63	1,761,262
\$78.91 million	GLWB	\$25,000	3.11	\$11.07	697,160

Portfolio Turnover Rate:
9.85%

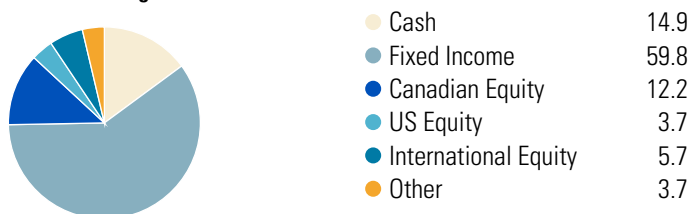
Manager of the underlying funds:
 Primary advisor: Fiduciary Trust
 Company of Canada
 Sub-advisor: Templeton Investment
 Counsel, LLC

WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of underlying funds. The Fund invests primarily in a mix of fixed income and equities. The fixed income is primarily Canadian. The Fund currently invests most of its assets in units of the Franklin Quotential Diversified Income Portfolio.

Top 10 investments (of the underlying portfolio)	%
Bissett Bond Class O	29.6
Templeton Global Bond A	14.9
Bissett Canadian Short Term Bond CI O	9.9
Franklin Strategic Income A	6.1
Franklin US Rising Dividend A	5.1
Bissett Canadian Dividend Series O	4.5
iShares Intermediate Credit Bd	4.4
Franklin High Income A	4.4
Franklin Mutual European I Acc €	3.9
Franklin Gbl Real Estate I Acc \$	3.5
Total	86.3

Investment Segmentation



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

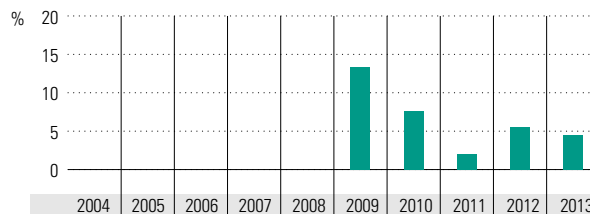
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$1,374.32 on December 31, 2013. This works out to an average of 6.61% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 5 year(s) and down in value 0 year(s).



Ideal Franklin Quotential Diversified Income Portfolio

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential income and some long term capital growth. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series Low-Load Option	If you sell within:	%
	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ When you buy the Fund, Standard Life pays a commission of 5.0%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

▶ The withdrawal charge schedule will be based on the date of each premium allocation.

▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.

For subsequent years: Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.

▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

Ideal Franklin Quotential Diversified Income Portfolio

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	3.17
100/100	3.42
GLWB	3.11
75/100 Platinum No-Load	2.59
100/100 Platinum No-Load	2.85
GLWB Platinum No-Load	2.64

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

There is an additional fee for the Ideal Income Series (GLWB) only. This fee is calculated and charged quarterly and deducted from your Ideal Income Series (GLWB).

Fund Fee Rate Level	Ideal Income Series (GLWB) Fee Fund Fee Rate
Level 1	0.75%
Level 2	0.85%
Level 3	1.05%
Level 4	1.15%

WHAT IF I CHANGE MY MIND?

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E-mail: csc@standardlife.ca

QUICK FACTS

Date Fund Available:	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
January 12, 2009					
Date Fund Created:	Ideal Signature Series				
January 12, 2009	75/100	\$1,000	3.24	\$14.16	773,479
Total Fund Value:	100/100	\$1,000	3.47	\$14.00	514,523
\$36.05 million	GLWB	\$25,000	3.10	\$10.95	750,446

Portfolio Turnover Rate:
15.60%

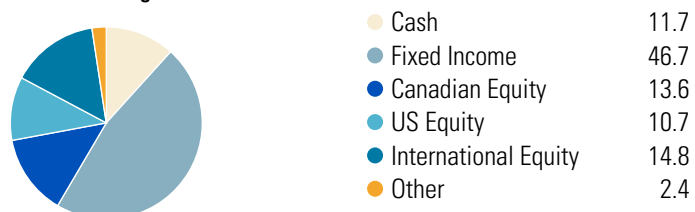
Manager of the underlying funds:
 Primary advisor: Fiduciary Trust
 Company of Canada
 Sub-advisor: Templeton Investment
 Counsel, LLC

WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of underlying funds. The Fund invests in a mix of equity and fixed income. The equities are Canadian and foreign. The Fund currently invests most of its assets in units of the Franklin Quotential Balanced Income Portfolio.

Top 10 investments (of the underlying portfolio)	%
Bissett Bond Class O	29.5
Templeton Global Bond A	8.2
Franklin Strategic Income A	6.0
Bissett Canadian Equity Series O	4.4
Franklin Flex Cap Growth Series O	4.2
Franklin Mutual European I Acc €	4.0
Cash & Cash Equivalents	3.8
iShares MSCI Japan	3.4
Bissett Canadian Short Term Bond CI O	3.3
iShares Intermediate Credit Bd	3.0
Total	69.8

Investment Segmentation



HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

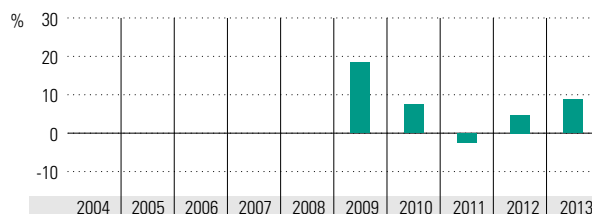
It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$1,416.39 on December 31, 2013. This works out to an average of 7.26% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 4 year(s) and down in value 1 year(s).



Ideal Franklin Quotential Balanced Income Portfolio

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential income and long term capital growth. They are comfortable with the risks of investing in equities.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series Low-Load Option	If you sell within:	%
	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- ▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

- ▶ The withdrawal charge schedule will be based on the date of each premium allocation.
- ▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
- ▶ **For subsequent years:** Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.
- ▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

Ideal Franklin Quotential Balanced Income Portfolio

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	3.24
100/100	3.47
GLWB	3.10
75/100 Platinum No-Load	2.58
100/100 Platinum No-Load	2.90
GLWB Platinum No-Load	2.60

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

There is an additional fee for the Ideal Income Series (GLWB) only. This fee is calculated and charged quarterly and deducted from your Ideal Income Series (GLWB).

Fund Fee Rate Level	Ideal Income Series (GLWB) Fee Fund Fee Rate
Level 1	0.75%
Level 2	0.85%
Level 3	1.05%
Level 4	1.15%

WHAT IF I CHANGE MY MIND?

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- ▶ The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

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E-mail: csc@standardlife.ca

QUICK FACTS

	Series Option	Minimum Investment (Savings Plans)	MER(%)	Net Asset Value Per Unit	Number of Unit Outstanding
Date Fund Available: January 12, 2009					
Date Fund Created: January 12, 2009	Ideal Signature Series 75/100	\$1,000	3.34	\$15.20	1,040,214
Total Fund Value: \$47.81 million	100/100 GLWB	\$1,000 \$25,000	3.55 3.25	\$15.03 \$11.16	815,642 839,979

Portfolio Turnover Rate:
9.24%

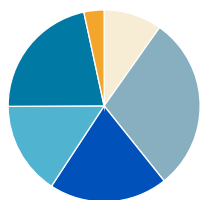
Manager of the underlying funds:
 Primary advisor: Fiduciary Trust
 Company of Canada
 Sub-advisor: Templeton Investment
 Counsel, LLC

WHAT DOES THE FUND INVEST IN?

The Fund invests in a mix of underlying funds. The Fund invests in a mix of Canadian and foreign income and equities. The Fund currently invests most of its assets in units of the Franklin Quotential Balanced Growth Portfolio.

Top 10 investments (of the underlying portfolio)	%
Bissett Bond Class O	18.3
Bissett Canadian Equity Series O	6.2
Franklin Flex Cap Growth Series O	6.0
Franklin Mutual European I Acc €	5.6
Templeton Global Bond A	5.1
iShares MSCI Japan	4.8
Bissett All Canadian Focus Series O	4.2
Franklin US Core Equity Series O	4.2
Franklin US Rising Dividend A	4.0
Cash & Cash Equivalents	3.9
Total	62.2

Investment Segmentation



Asset Class	% Assets
Cash	9.8
Fixed Income	29.5
Canadian Equity	20.0
US Equity	15.7
International Equity	21.7
Other	3.4

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed for a contractholder who has chosen the 75/100 Series. Returns are after the MER has been deducted.

It's important to note that this doesn't tell you how the Fund will perform in the future. Also your actual return will depend on the premium allocation option and series option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the Fund and chose the 75/100 Series on January 12, 2009 has \$1,520.14 on December 31, 2013. This works out to an average of 8.79% per year.

Year-by-year returns Any values close to zero may not be visible.

This chart shows how the Fund has performed since January 12, 2009 for a contractholder who chose the 75/100 Series. In the last 5 years the Fund was up in value 4 year(s) and down in value 1 year(s).



Ideal Franklin Quotential Balanced Growth Portfolio

ARE THERE ANY GUARANTEES?

This Fund is being offered under an insurance contract. It comes with guarantees that may protect your premium allocation if the markets go down. The MER includes an insurance cost that is charged for the guarantee. For details please refer to the Guarantee section 7 of the Ideal Segregated Funds - Signature Series Information Folder. Also refer to the Guarantee sections II, III and IV of the Ideal Segregated Funds - Signature Series Contract.

HOW RISKY IS IT?

The value of your investment can go down. Please see the Risk section 9.5 of the Ideal Segregated Funds - Signature Series Information Folder for further details.



WHO IS THIS FUND FOR?

This Fund may be right for people seeking potential income and long term capital growth. They are comfortable with the risks of investing in global equities.

HOW MUCH DOES IT COST?

- ▶ The following table shows the fees and expenses you could pay to buy and sell units of the Fund.
- ▶ The withdrawal charges and the ongoing fees and expenses may be different for each premium allocation option and series option.

1. Sales Charges

Sales charge option (premium allocation option)	What you pay	How it works
Ideal Signature Series Low-Load Option	If you sell within:	%
	Up to 1 year	3.00
	1 to 2 years	2.00
	2 to 3 years	1.00
	More Than 3 years	0.00
Back-End Load Option	Up to 1 year	6.00
	1 to 2 years	5.00
	2 to 3 years	5.00
	3 to 4 years	4.00
	4 to 5 years	3.00
	5 to 6 years	2.00
	6 to 7 years	1.00
	More Than 7 years	0.00

- ▶ When you buy the Fund, Standard Life pays a commission of 2.5%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.
- ▶ When you buy the Fund, Standard Life pays a commission of 5.0%. Any withdrawal charge you pay goes to Standard Life. Commission rates may change at any time.

- ▶ The withdrawal charge schedule will be based on the date of each premium allocation.
- ▶ **1st year:** You may sell up to 10% (20% for RRIF tax types) of the sum of the premiums paid in the 1st calendar year without paying a withdrawal charge.
- ▶ **For subsequent years:** Up to 10% / 20% of the sum of the fund values as at January 1st plus 10% / 20% of any additional premiums paid during the year.
- ▶ You may switch to units of other Funds at any time without paying a withdrawal charge as long as you do not change your premium allocation option and/or series option.

Ideal Franklin Quotential Balanced Growth Portfolio

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the Fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Ideal Segregated Funds - Signature Series Contract (sections II, III and IV).

Trailing commission

Standard Life pays a trailing commission of up to 1.25% of the value of your premium allocation option and series option each year for as long as you own the Fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the premium allocation option and series option you choose.

Premium Allocation Option and Series Option:	MER (%)
Ideal Signature Series	
75/100	3.34
100/100	3.55
GLWB	3.25
75/100 Platinum No-Load	2.72
100/100 Platinum No-Load	3.00
GLWB Platinum No-Load	2.70

A minimum investment of \$250,000 is required for the Platinum No-Load option.

3. Other Fees

The following trading fees apply to all premium allocation options and series options and are paid to the Fund.

Fee	What you pay
Short-term Trading Fee	2% of the value of the transaction amount, in addition to any applicable charges.

There is an additional fee for the Ideal Income Series (GLWB) only. This fee is calculated and charged quarterly and deducted from your Ideal Income Series (GLWB).

Fund Fee Rate Level	Ideal Income Series (GLWB) Fee Fund Fee Rate
Level 1	0.75%
Level 2	0.85%
Level 3	1.05%
Level 4	1.15%

WHAT IF I CHANGE MY MIND?

- ▶ You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- ▶ You have to tell your insurer in writing, by email, fax or letter, that you want to cancel.
- ▶ The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- ▶ The amount returned only applies to the specific transaction and will include a refund of any withdrawal charges or other fees you paid.

FOR MORE INFORMATION

This summary may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

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Retail Investments, Customer Services
1245 Sherbrooke Street West
Montréal, Quebec, H3G 1G3

P.O.Box 11497, Stn. Centre-ville
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Find out more

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