

Your guide to
**Ideal
Segregated
Funds**
Signature Series



**Protect and
grow assets**



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Making retirement better

Given the complexity of today's investment choices, isn't it reassuring to know that you can rely on retirement solutions that can help protect your clients' savings and offer the potential for maximum growth? Standard Life is a recognized leader in the retirement market and we have been sharing our expertise in partnership with advisors across the country, since we embarked on our ***Making Retirement Better Program*** in 2005.

Today, we are pleased to introduce you to our enhanced retirement solution: **Ideal Segregated Funds – Signature Series**. Whether your clients are saving for retirement, approaching retirement or already retired our signature product is a solid choice to protect and grow their assets.

Ideal Segregated Funds – Signature Series

An overview

Standard Life's enhanced investment solution helps protect your client's capital and offers the potential for investment growth.

With Ideal Segregated Funds – Signature Series, you can provide your clients with investment solutions tailored for each stage of their life – whether they're saving for, approaching or in retirement and ready to begin drawing an income from their savings.

This product encompasses two Series: the **Ideal 75/100 Series** and **Ideal 100/100 Series**, giving your clients a choice for **base** or **full** capital protection, depending on the level of protection they need.

Ideal Segregated Funds – Signature Series makes it easy to transition from savings to retirement.

Flexible options

Ideal Segregated Funds – Signature Series now offers you and your clients more flexibility with four load options to choose from: back-end load, no-load, low-load and Platinum.

Take a look at the great features your clients can benefit from:

- Choice of guarantees: Ideal 75/100 Series for *base* capital protection and Ideal 100/100 Series for *full* capital protection
- Capital preservation with embedded Maturity, Payout and Death Benefit Guarantees
- Policy-based Maturity and Death Benefit Guarantees
- Dollar-for-dollar reduction of guarantees for scheduled income payments on registered retirement income plans
- Automatic and client initiated resets
- Consistent performance with long-term growth potential
- Comprehensive fund offering from five leading investment managers, for savings and registered retirement income plans, including a wide range of Canadian equity and foreign equity funds for greater portfolio diversification
- Flexibility and access to capital at all times
- No limit on the amount your clients can surrender
- Platinum Option – for high net worth clients or those who want to consolidate their assets at retirement and benefit from lower management fees; minimum of \$250,000
- Potential for creditor protection¹
- Ease of estate planning
- Opportunities to bypass probate fees and delays²
- Assuris protection³
- Sigma Assistel – a free telephone assistance service for your clients’ non-financial needs

Ideal Segregated Funds – Signature Series makes your job easier. It offers a one-stop solution – one policy that easily adapts to your clients’ evolving financial needs throughout their lifetime.

It makes it easy for your clients too: it gives them the flexibility to transfer their money from savings to drawing an income at retirement.

¹ Since there are some circumstances where creditor protection may not apply, it is recommended that policyholders consult a legal advisor to find out if they are eligible for this kind of protection.

² Not applicable in Québec as notarial wills do not need to be probated by the court and, for holograph wills and wills made in the presence of witnesses, probate fees are minimal.

³ The Standard Life Assurance Company of Canada is a member of Assuris. Details about the extent of Assuris’ protection are available at www.assuris.ca or in its brochure, which can be obtained from your Standard Life regional office or from Assuris by email at info@assuris.ca or by calling 1-800-268-8099.

Leading investment managers

Ideal Segregated Funds – Signature Series is designed with the knowledge that when it comes to investment decisions, there’s no such thing as “one size fits all.” This Series can accommodate clients who are looking for custom-built portfolios as well as those who prefer pre-packaged solutions.

Ideal Segregated Funds – Signature Series continues to offer the expert investment management you have come to expect from Standard Life Investments Inc., enhanced with funds from an exclusive group of leading fund managers. These companies were selected based on their solid reputations, consistent fund performance, excellent track records and wide range of investment funds. They also represent a solid complement to our existing fund offering.

Stand-alone funds

Clients who prefer to choose their own funds can select from Standard Life’s in-house Ideal Segregated Funds or from an impressive line-up of third-party funds. This complete fund offering consists of a wide range of equity and foreign funds, allowing for even greater portfolio diversification, as well as increased potential for growth opportunities. All major asset classes covering fixed income, balanced funds and Canadian and global equities are included.

Portfolios

For those who favour pre-packaged solutions, this Series offers four choices: Standard Life’s Ideal Portfolios, Russell LifePoints® Portfolios (exclusive to Standard Life), Franklin Templeton Investments Quotential Portfolios or Standard Life’s Ideal Select Portfolios.

Taking a “best of the best” approach, the multi-manager Ideal Select Portfolios incorporate carefully chosen funds from all the investment companies in the Ideal Segregated Funds – Signature Series line-up.

For a complete list of these funds and their relevant details, please consult our Fund Facts (form # 6363).



Ideal for all stages of life

Whether your clients are approaching retirement or have already retired, Ideal Segregated Funds – Signature Series has the right protection and growth potential to suit their life stage and risk tolerance. Its inherent flexibility allows your clients to easily adapt their plan as their needs and objectives change.

Ideal 75/100 Series

- Those in pre-retirement (40-65 year olds in the accumulation phase), as well as those in retirement, mid to affluent market
- Individuals seeking **base** capital protection* and growth potential
- Professionals and business owners looking for potential creditor protection¹ on registered and non-registered assets
- Individuals looking to preserve their estate with a Death Benefit Guarantee
- Those looking for opportunities to bypass probate fees and delays² on death
- High net worth individuals or those starting to consolidate assets for retirement (Platinum Option)

Ideal 100/100 Series

- Those seeking growth potential through market exposure, while maintaining protection against market downturns, as well as those in post-retirement (65+ year olds who are consolidating their assets or are in the payout phase), mid to affluent market
- Individuals seeking **full** capital protection* and growth potential
- Those looking to maintain control of their assets and the ability to access their capital
- Individuals looking to preserve their estate with a Death Benefit Guarantee
- Those looking for opportunities to bypass probate fees and delays² on death
- High net worth individuals or those consolidating assets for retirement (Platinum Option)

Even more flexibility and choice:

Back-End Load Option

- Clients who do not need to access their capital in the short term
- 7-year declining load schedule
- Competitive management fees
- Upfront and asset-based commission payable

Low-Load Option **NEW**

- Clients who may need to access their capital in the short-term
- 3-year declining load schedule
- Competitive management fees
- Upfront and asset-based commission payable

No-Load Option **NEW**

- Clients who require easy access to their capital at all times
- No surrender charges
- Competitive management fees
- Asset-based commission payable – *most competitive remuneration in the industry*

Platinum Option **NEW**

- High net worth clients or those consolidating assets at retirement with a minimum of \$250,000, and still need easy access to their capital at all times
- No surrender charges
- Lower management fees compared to other options
- Asset-based commission payable

* For details, see section How guarantees work on pages 12 and 15.

All load options are available through FundSERV.

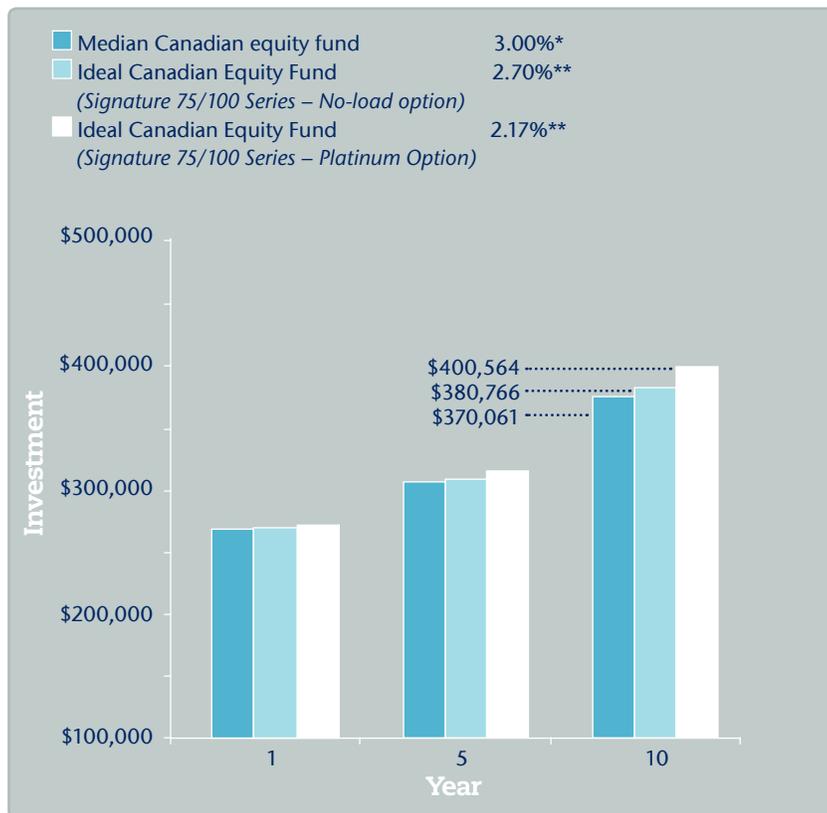
Platinum Option: the solution for your preferred clientele

The Platinum Option is designed for your affluent clients and those who wish to consolidate their assets. For a minimum premium of \$250,000, this option offers solid growth potential, low fees, built-in capital protection and resets – advantages that will surely entice your high net worth clients. Plus, the Ideal Segregated Funds – Signature Series policy offers the potential for creditor protection¹ and probate bypass opportunities².

Low MERs make a big difference

Our Ideal Segregated Funds – Signature Series Platinum Option is a great way to help your clients grow their nest egg, while maintaining capital protection. Take a look at the significant difference that low MERs can have on your clients’ portfolios. To illustrate, let’s take a \$250,000 equity investment in the Ideal Canadian Equity Fund – Platinum Option, Ideal Canadian Equity Fund – No-load option and a Median Canadian equity fund with a gross 10-year return of 7%.

MER comparison



Year	Fund Value		
	Platinum Option	No-load option	Median Canadian equity fund
1	\$262,068	\$260,743	\$260,000
5	\$316,451	\$308,531	\$304,163
10	\$400,564	\$380,766	\$370,061

Over a 10-year period, Platinum Option investors would have accumulated between \$19,798 and \$30,503 more in their portfolios!

* Source: PALTrak, June 2009

** Estimated MER includes GST + an incremental fee for operating expenses. Actual results will vary.

What can Platinum do for you?

Because you've helped your clients consolidate their hard-earned savings into one easy-to-administer package, you will have more time to develop relationships.

With Platinum Option's low management fees and embedded guarantees, your clients will have the satisfaction of knowing that more of their money is working for them.

What can Platinum do for your clients?

- Among the lowest management fees in the industry
- Lower management fees means the potential for more capital growth
- Choice of two guarantees: *base* capital protection of 75% and *full* capital protection of 100%
- Peace of mind with embedded capital guarantees: Maturity, Payout and Death Benefit Guarantees
- Policy-based Maturity and Death Benefit Guarantees
- Dollar-for-dollar reduction of guarantees on registered retirement income plans means your clients or their beneficiaries get more money
- Resets to lock-in market gains
- Consistent performance with long-term growth potential
- Extensive fund offering, including funds and portfolios from five leading investment managers
- Potential for creditor protection¹, which is especially interesting for professionals and business owners
- Ease of estate planning
- Opportunities to bypass probate fees and delays²
- Assuris protection³
- Valuable support with Sigma Assistel, a free telephone assistance service for your clients' non-financial needs

Risks facing the retirement market

Two very important risks facing investors today are market risk and inflation risk. With Ideal Segregated Funds – Signature Series’ Maturity, Payout and Death Benefit Guarantees, your clients can be protected against market downturns. And the reset feature can help maintain your clients’ purchasing power.

Market risk

Accumulation phase

Everyone knows the mantra “invest for the long term”. This mantra is based on sound investment practice. The laws of mathematics tell us that in multiplication, the order of the factors has no bearing on the resulting product. As the chart below illustrates, if a client starts with \$100,000 and leaves it invested for 10 years, it doesn’t matter how the returns fall out: at the end of the investment period, the resulting balance is the same.

Scenario	Accumulation years										Average return	Balance
	1	2	3	4	5	6	7	8	9	10		
A	7	7	7	7	7	7	7	7	7	7	7%	\$196,715
B	9.9	14	13	23	-4	10	-1	21	-4	-7	7%	\$196,715
C	-7	-4	21	-1	10	-4	23	13	14	9.9	7%	\$196,715

Payout phase

However, in the surrender phase, a market downturn in the initial years of the policy can be bad news. For these clients, the order of investment returns has a significant impact.

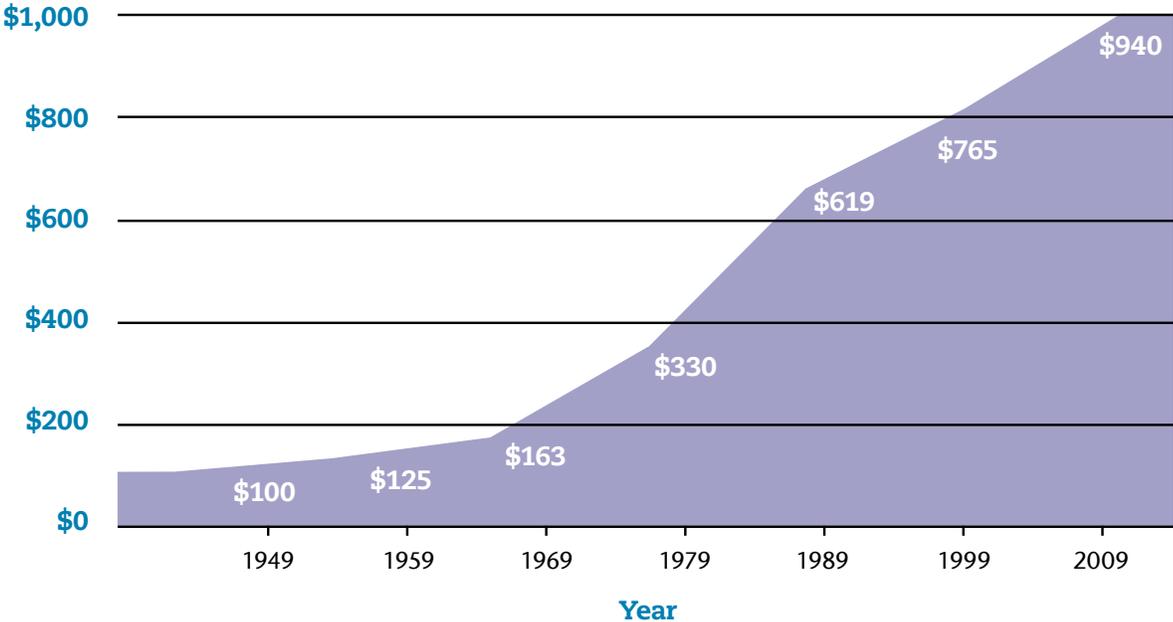
The table below assumes that the client is surrendering 7% or \$7,000 per year from a \$100,000 investment. Even though the returns in all three scenarios average out to 7% over 10 years, the investor in Scenario C, who has a negative return in year one, ends up with \$28,942 less than the investor in Scenario B, who has a strong return in year one. What this tells us is that the impact of market volatility is magnified for people nearing or in retirement. These clients need extra protection.

Scenario	Payout years										Average return	Balance
	1	2	3	4	5	6	7	8	9	10		
A	7	7	7	7	7	7	7	7	7	7	7%	\$100,000
B	9.9	14	13	23	-4	10	-1	21	-4	-7	7%	\$112,528
C	-7	-4	21	-1	10	-4	23	13	14	9.9	7%	\$83,586

These illustrations do not reflect any taxation, fees or expenses.

Inflation risk

Make sure your clients don't overlook the impact of inflation and how it might affect their lifestyle expenses. Seemingly manageable levels of inflation can have a big impact and can seriously undermine a portfolio's purchasing power over the long term.



The chart above shows the purchasing power of \$100 in 1949. To purchase the same basket of goods in 2009, after 60 years of inflation, would require \$940. The basket of goods covers categories such as food, housing, furniture, clothing, transportation and leisure.

—Source: Statistics Canada

Ideal Segregated Funds – Signature Series helps protect your clients from market volatility and inflation.

Clients who understand retirement risks are in a better position to overcome them.

The ideal retirement solution

Standard Life takes key retirement risks into account and offers a sound comprehensive solution both in the accumulation phase and the payout phase. The Ideal Segregated Funds – Signature Series has incorporated features that offer potential for growth and extra protection, such as resets as well as a unique Payout Benefit Guarantee that protects income over the lifetime of the Series. These features make Ideal Segregated Funds – Signature Series an ideal retirement solution that can help fight forces that erode capital or diminish purchasing power over time.

Key features:

- **Choice of Maturity and Payout Benefit Guarantees**
Two guarantees to choose from: 75% or 100%, depending on the level of protection your clients need
- **Policy-based guarantees**
All your clients' premiums within a Series are eligible for the Maturity Benefit Guarantee at the same time, making retirement planning easier. The policy-based Death Benefit Guarantee ensures there is no reduction in the death benefit at older ages⁴.
- **Death Benefit Guarantee**
Your clients' capital is protected at 100% in case of death⁵
- **Payout Benefit Guarantee**
Unique to Standard Life, the Payout Benefit Guarantee protects income over the lifetime of the Series
- **Value**
Dollar-for-dollar reduction of guarantees on registered retirement income plans helps preserve Payout and Death Benefit Guarantees, which means more money for your clients or their beneficiaries
- **Resets**
 - Your clients can request up to 2 resets per year on the maturity benefit guarantee to lock in market gains
 - Automatic resets every 3 years on the death benefit guarantee means your clients can increase the legacy they leave to their loved ones
- **Successor Annuitant⁶**
If your client elects a successor annuitant, on the annuitant's death, the policy will continue uninterrupted to the surviving annuitant
- **Estate planning opportunities**
Your clients can ensure their legacy goes a long way, thanks to our Gradual Inheritance Concept. This simple and flexible option allows your clients to control how the inheritance is allocated to their beneficiaries.
- **Flexibility**
Clients have no limit on the amount they can surrender and can always access their capital⁷ if they need it. Plus, there are no restrictions on the choice of funds that can be included in a registered retirement income plan.

⁴ The Death Benefit Guarantee that applies at Series issue will not reduce at older ages.

⁵ If first premium payment is allocated to the Series before annuitant's age 80.

⁶ On RRIFs, only the spouse or common law partner can be designated as successor annuitant.

⁷ Surrenders may have a negative impact on future guarantees.

How guarantees work in a savings plan

	Ideal 75/100 Series	Ideal 100/100 Series
Maturity Benefit Guarantee	Greater of: Series value or 75% of maturity guarantee value ⁸	Greater of: Series value or 100% of maturity guarantee value ⁸
	Guarantee applies on condition that: Series has been in-force for a minimum of 10 years from the date of the first premium payment or last reset date, whichever is later.	Guarantee applies on condition that: Series has been in-force for a minimum of 15 years from the date of the first premium payment or last reset date, whichever is later. Additional premiums that have been in the Series less than 15 years are guaranteed at 75%.
Resets	Up to 2 resets per year at any time (client initiated)	
	No resets allowed in the 10-year period prior to the Series Maturity Date	No resets allowed in the 15-year period prior to the Series Maturity Date
	Ideal 75/100 Series	Ideal 100/100 Series
Death Benefit Guarantee	Greater of: Series value or 100% of death guarantee value ⁸ <i>(If annuitant is under age 80 at first premium payment)</i> Greater of: Series value or 75% of death guarantee value ⁸ <i>(If annuitant is age 80 or over at first premium payment)</i>	
Resets	Automatic resets every 3 years on the Series anniversary until the annuitant's age 70	

A closer look at the Maturity Benefit Guarantee

The Series Maturity Date (SMD) is the date that determines when the Maturity Benefit Guarantee is payable to your client. Our savings plans are so flexible that your clients can set a specific maturity date simply by indicating it on the application form. This date can also be changed. The change must be requested in writing by clients at least one year before the set SMD. The SMD can be set to any age, but must respect the following conditions:

- Must be at least 10 years (Ideal 75/100 Series) or 15 years (Ideal 100/100 Series) from the date of the first premium payment or the last reset date, whichever is later
- No resets allowed in the 10-year or 15-year period prior to SMD

⁸ The **maturity guarantee value** is used to calculate the Maturity Benefit Guarantee and the **death guarantee value** is used to calculate the Death Benefit Guarantee. Prior to any resets, these values are equal to the sum of premiums paid less the sum of proportional reductions for prior surrenders, for a particular Series. If a reset has occurred, they are equal to the last reset value plus the sum of additional premiums paid less the sum of proportional reductions for prior surrenders since the last reset, for a particular Series.

The ideal retirement solution How guarantees work in a savings plan

If no SMD is chosen, the following default SMD will apply:

- Non-registered savings: annuitant's 100th birthday
- Registered savings: December 31st of the year in which the annuitant turns 71 (or legislative age)
- TFSA: annuitant's 100th birthday

At SMD, the following two values are compared:

- Series value; and
- Series Maturity Benefit Guarantee

We pay the greater of the two amounts to your clients. The Maturity Benefit Guarantee is calculated by multiplying the maturity guarantee value⁸ by the level of protection chosen (75% or 100%).

Transfer from RRSP to RRIF

Your RRSP clients who have reached their SMD or the legislative maximum date can have the option of transferring seamlessly to a RRIF where the Payout Benefit Guarantee will apply. The Payout Benefit Guarantee will be payable if the Series has been in-force for a minimum of 10 years (Ideal 75/100 Series) or 15 years (Ideal 100/100 Series) from the date the first premium payment was allocated to the Series or the last reset date, whichever is later, and the Series value drops to zero.

Resets on maturity benefit guarantee let clients lock-in their gains

Your clients get further potential for growth, since they can choose to reset up to 2 times per year, at any time. When the markets go up, potential gains will increase your clients' guarantees. This means they can benefit from market increases, which can potentially offset the impact of inflation.

A closer look at the Death Benefit Guarantee

On the annuitant's death, the following two values are compared:

- Series value; and
- Series Death Benefit Guarantee

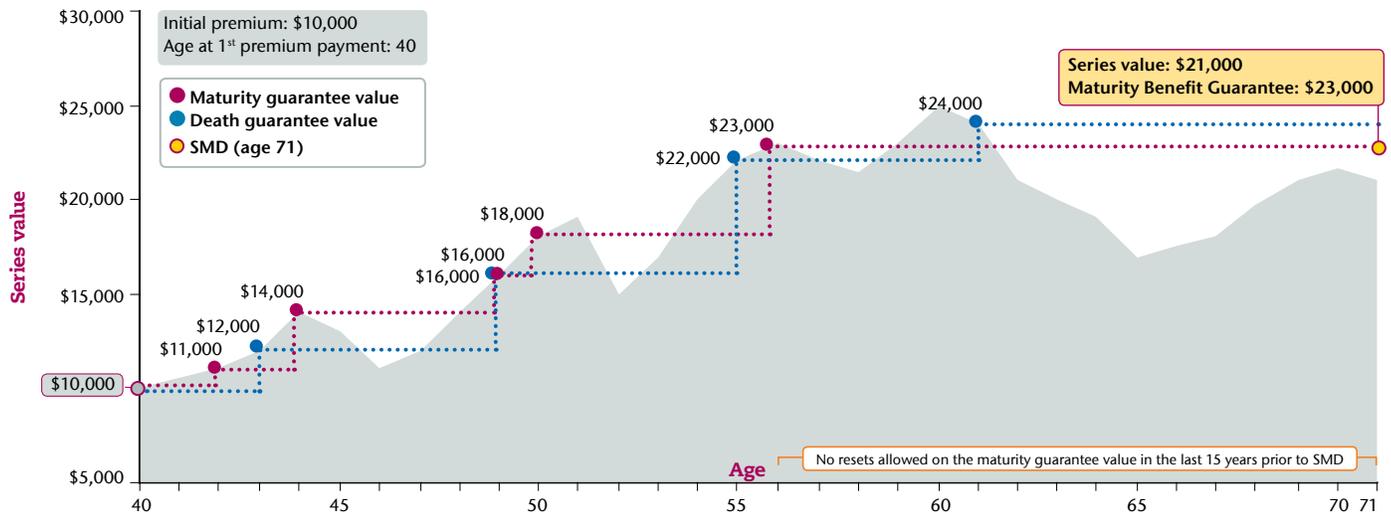
We pay the beneficiary the greater of the two amounts. The Death Benefit Guarantee is calculated by multiplying the death guarantee value⁸ by 100% (or by 75% if the annuitant is age 80 or over when the first premium is allocated to the Series).

Automatic resets on death benefit guarantee make sure to lock-in any gains

Automatic resets every 3 years until the annuitant's age 70 can provide your clients with peace of mind and increase the legacy they leave to their loved ones.

Resets in action: Ideal 100/100 Series

This graph demonstrates how a client's Maturity and Death Benefit Guarantees would be improved over a 31-year period. In this example, the client has selected an SMD of age 71 and requests to reset his maturity guarantee value in years 2, 4, 9, 10 and 16 and the death guarantee value automatically resets in years 3, 9, 15 and 21.



This chart is for illustration purposes only and does not reflect the performance of any particular fund.

At age 40, the client allocates a premium of \$10,000 to an RRSP (**Ideal 100/100 Series**). The client requests a reset of the maturity guarantee value in the following years where the Series value is higher than the guaranteed amount:

- Year 2 (age 42), reset guarantee to \$11,000 (+ \$1,000)
- Year 4 (age 44), reset guarantee to \$14,000 (+ \$4,000)
- Year 9 (age 49), reset guarantee to \$16,000 (+ \$6,000)
- Year 10 (age 50), reset guarantee to \$18,000 (+ \$8,000)
- Year 16 (age 56), reset guarantee to \$23,000 (+ \$13,000)

At SMD (age 71), the client's Maturity Benefit Guarantee of \$23,000 {100% of \$23,000 (maturity guarantee value at last reset)} has more than doubled from the initial premium. At this point, the client receives a Maturity Benefit Guarantee of \$23,000, or the Series value of \$21,000, whichever is higher.

Automatic resets of the death guarantee value occur in the following years:

- Year 3 (age 43), reset guarantee to \$12,000 (+ \$2,000)
- Year 9 (age 49), reset guarantee to \$16,000 (+ \$6,000)
- Year 15 (age 55), reset guarantee to \$22,000 (+ \$12,000)
- Year 21 (age 61), reset guarantee to \$24,000 (+ \$14,000)

In year 21, the beneficiary is guaranteed to receive a Death Benefit Guarantee of \$24,000 {100% of \$24,000 (death guarantee value at last reset)} or the Series value, whichever is higher.

How guarantees work in a registered retirement income plan

	Ideal 75/100 Series	Ideal 100/100 Series
Payout Benefit Guarantee	Equal to: 75% of maturity guarantee value ⁹ over the lifetime of the Series	Equal to: 100% of maturity guarantee value ⁹ over the lifetime of the Series
	Guarantee applies on condition that: Series has been in-force for a minimum of 10 years from the date of the first premium payment or the last reset date, whichever is later, and the Series value drops to zero	Guarantee applies on condition that: Series has been in-force for a minimum of 15 years from the date of the first premium payment or the last reset date, whichever is later, and the Series value drops to zero. Additional premiums that have been in the Series less than 15 years are guaranteed at 75%.
Resets	Up to 2 resets per year at any time (client initiated)	
	If a reset is made it defers a client's eligibility for the Payout Benefit Guarantee by 10 years	If a reset is made it defers a client's eligibility for the Payout Benefit Guarantee by 15 years
	Ideal 75/100 Series	Ideal 100/100 Series
Death Benefit Guarantee	Greater of: Series value or 100% of death guarantee value ⁹ less the sum of scheduled retirement income payments (<i>If annuitant is under age 80 at first premium payment</i>)	Greater of: Series value or 75% of death guarantee value ⁹ less the sum of scheduled retirement income payments (<i>If annuitant is age 80 or over at first premium payment</i>)
	Greater of: Series value or 75% of death guarantee value ⁹ less the sum of scheduled retirement income payments (<i>If annuitant is age 80 or over at first premium payment</i>)	
Resets	Automatic resets every 3 years on the Series anniversary until the annuitant's age 70	

A closer look at the Payout Benefit Guarantee

Unique to Standard Life, the Payout Benefit Guarantee protects your client's income over the lifetime of the Series. It is payable if the Series has been in-force for a minimum of 10 years (Ideal 75/100 Series) or 15 years¹⁰ (Ideal 100/100 Series) from the date the first premium payment was allocated to the Series or the last reset date, whichever is later and the Series value drops to zero. Although resets can be made, any reset defers a client's eligibility for the guarantee. Once your client's scheduled retirement income payments have started, the Payout Benefit Guarantee is calculated by multiplying the maturity guarantee value⁹ by the level of protection chosen (75% or 100%), less the sum of scheduled retirement income payments received.

⁹ The **maturity guarantee value** is used to calculate the Payout Benefit Guarantee and the **death guarantee value** is used to calculate the Death Benefit Guarantee. Prior to any resets, these values are equal to the sum of premiums paid less the sum of proportional reductions for prior surrenders, for a particular Series. If a reset has occurred, they are equal to the last reset value plus the sum of additional premiums paid less the sum of proportional reductions for prior surrenders since the last reset, for a particular Series.

¹⁰ Additional premiums that have been in the Series less than 15 years are guaranteed at 75%.

The ideal retirement solution
How guarantees work in a registered retirement income plan

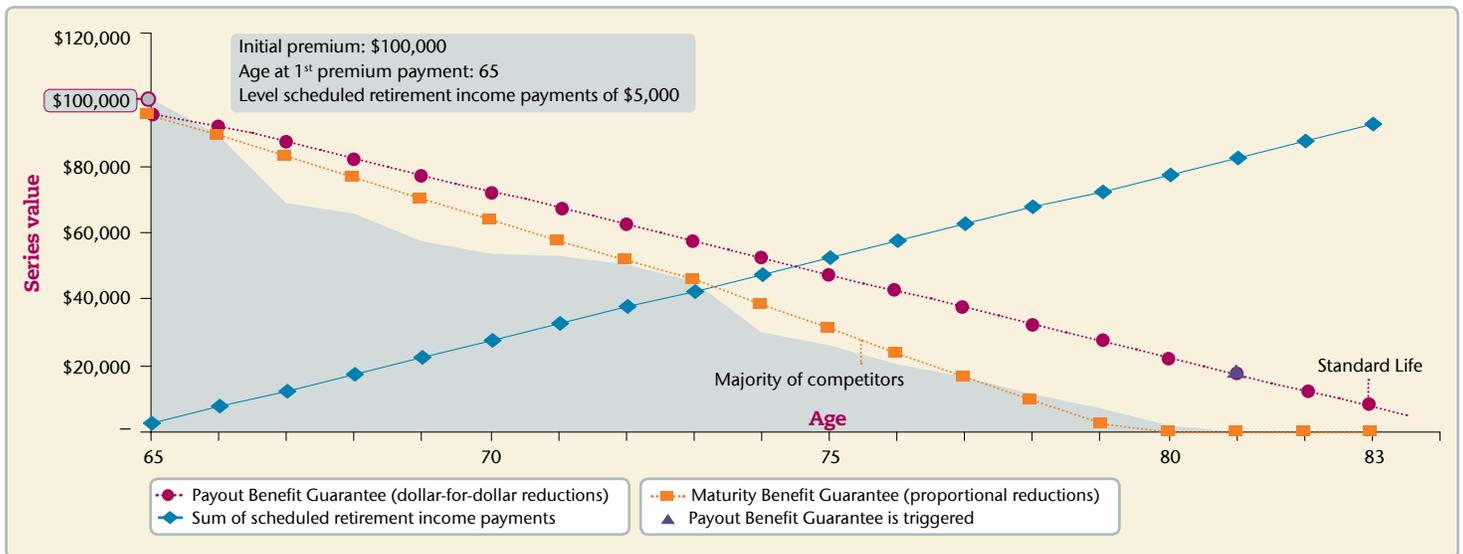
Resets let clients lock-in their gains

Your clients get further potential for growth, since they can choose to reset twice per year, at any time. When the markets go up, potential gains will increase your clients' guarantees, but any reset defers their eligibility for the guarantee (10 years for the Ideal 75/100 Series and 15 years for the Ideal 100/100 Series).

The added value of our Payout Benefit Guarantee on registered retirement income plans

Discover the significant difference our Payout Benefit Guarantee (dollar-for-dollar reductions) versus the majority of our competitor's Maturity Benefit Guarantee (proportional reductions) can have on your clients' financial health.

In this example, a client allocates \$100,000 to a RRIF (Ideal 100/100 Series) and, even though the Series value drops to zero at year 16, he still receives level scheduled retirement income payments of \$5,000 for the next 3 years (i.e. until the balance of his guarantee is paid out).



This chart is for illustration purposes only and does not reflect the performance of any particular fund.

Standard Life's added value: \$15,000

After 16 years (age 81)
 Standard Life: \$15,000
 Majority of competitors: \$0

Dollar-for-dollar reduction of guarantees are more favourable in down markets

Standard Life reduces its guarantees on a dollar-for-dollar basis on registered retirement income plans, which helps preserve guarantees and means there's more money for your clients.

A closer look at the Death Benefit Guarantee

At the annuitant's death, the following two values are compared:

- Series value; and
- Series Death Benefit Guarantee

We pay the beneficiary the greater of the two amounts. The Death Benefit Guarantee is calculated by multiplying the death guarantee value⁹ by 100% less the sum of the scheduled retirement income payments already made (the guarantee is reduced to 75% if the annuitant is age 80 or over when the first premium is allocated to the Series).

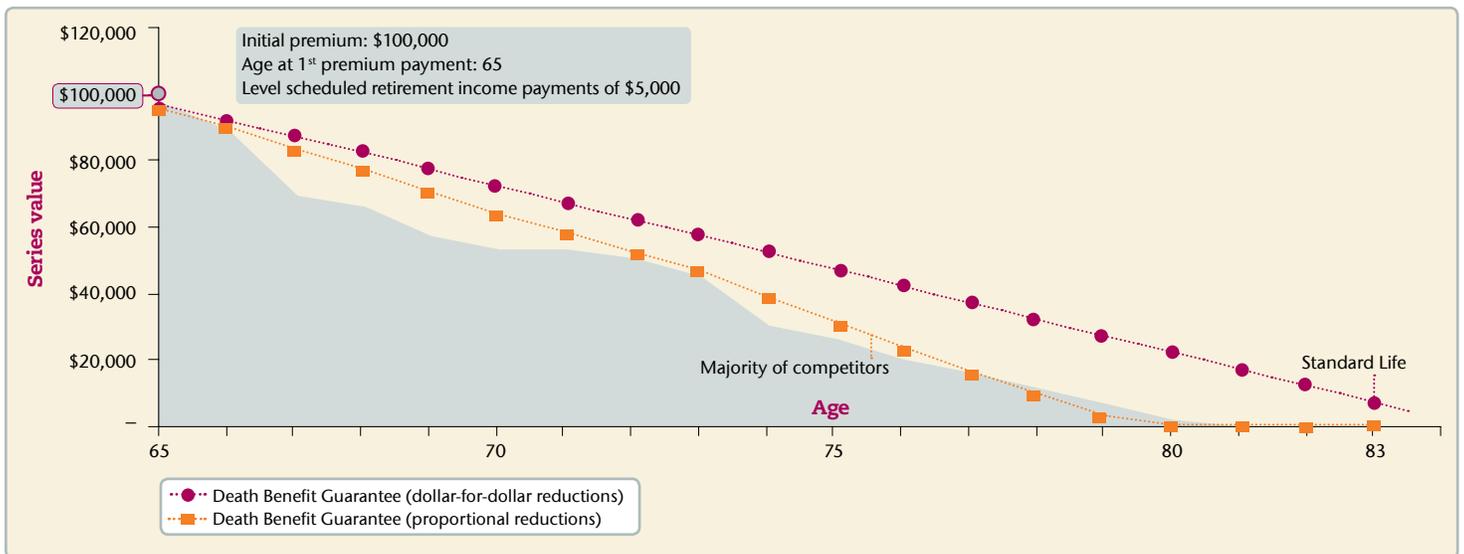
Automatic resets on death benefit guarantee make sure to lock-in any gains

Automatic resets every 3 years until the annuitant's age 70 can increase the legacy your clients leave to their loved ones.

The added value of our Death Benefit Guarantee on registered retirement income plans

Discover the hidden value of our Death Benefit Guarantee (dollar-for-dollar reductions) versus the majority of our competitor's Death Benefit Guarantee (proportional reductions).

In this example, we compare Standard Life's 100% Death Benefit Guarantee (**Ideal 100/100 Series**) to the majority of its competitor's 100% Death Benefit Guarantee in retirement.



This chart is for illustration purposes only and does not reflect the performance of any particular fund.

Standard Life's added value to the beneficiary or estate: \$15,000

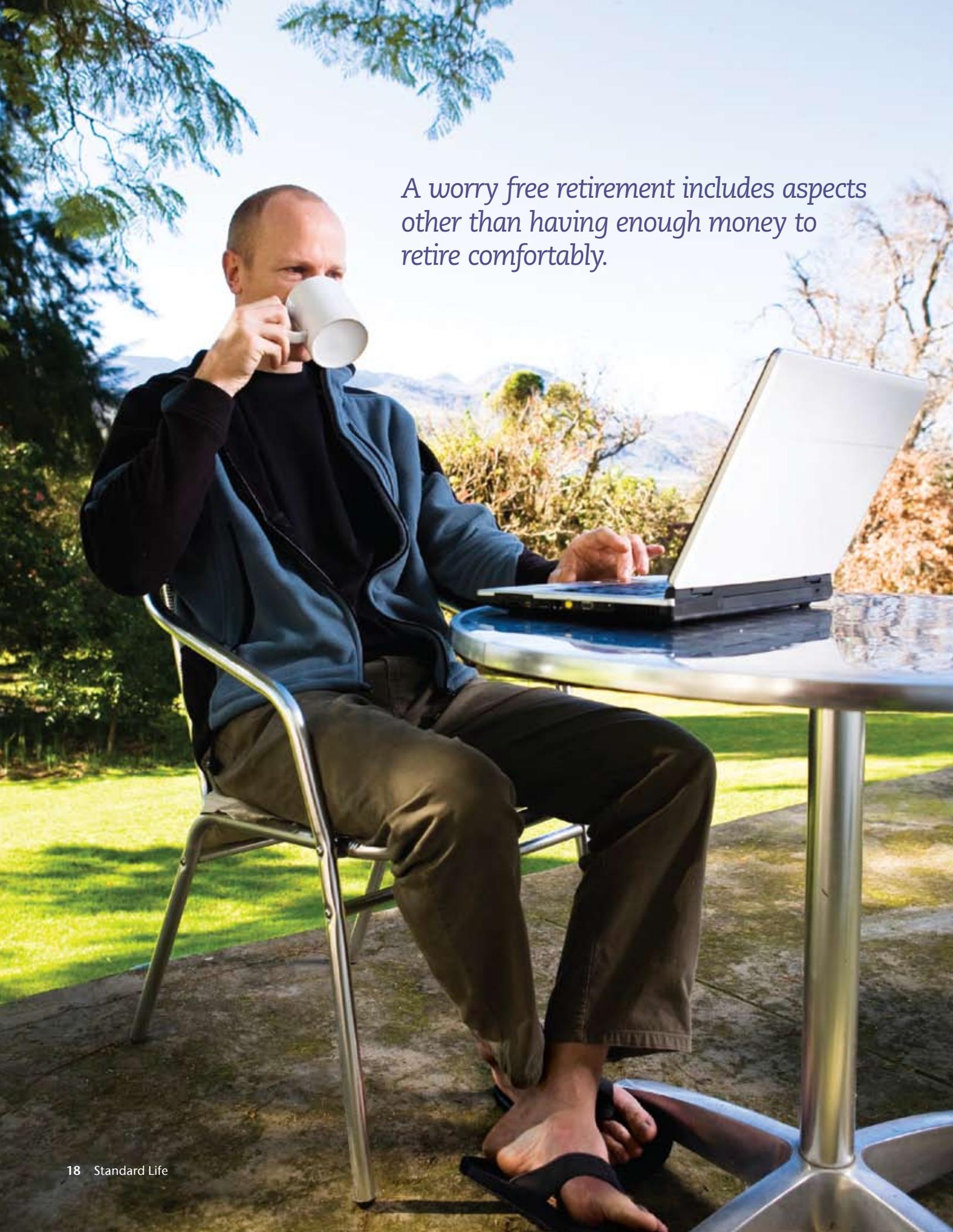
After 16 years (age 81)

Standard Life: \$15,000

Majority of competitors: \$0

Dollar-for-dollar reduction of guarantees are more favourable in down markets

Understanding the intricacies of segregated fund guarantees and how they work can greatly impact your clients' financial health. Reward your clients by introducing them to Standard Life's Ideal Segregated Funds – Signature Series.

A man in a blue zip-up jacket and dark pants is sitting on a metal chair at a round metal table outdoors. He is holding a white mug to his lips with his right hand and has his left hand on a laptop keyboard. The laptop is open on the table. A glass of water is also on the table. The background shows a lush green lawn, trees, and mountains under a clear blue sky.

A worry free retirement includes aspects other than having enough money to retire comfortably.

Help your clients achieve a worry free retirement



Making retirement better for your clients means helping them find solutions in all areas of their life, not just the financial planning aspect. This is possible with Ideal Segregated Funds – Signature Series, since all policyholders have access to Sigma Assistel’s telephone assistance service. This service is offered at no additional charge and doesn’t require any extra work on your part.

If your Ideal Segregated Funds – Signature Series clients are faced with a non-financial life-crisis, they can call to get help from Sigma Assistel. This comprehensive service assists clients with life issues by providing support and information 24 hours a day, 7 days a week. It can be used for services such as:

Home assistance	This extremely useful service provides clients with access to local resources for home maintenance, repairs and emergencies.
Domestic assistance	Highly trained coordinators are on-call to help clients access resources and find solutions to almost any question or domestic issue.
Psychological assistance	Confidential referrals to accredited mental health specialists who can help clients cope with emotional challenges from marital/family issues to grief or crisis management.
Health assistance	Health professionals are available to answer all questions pertaining to medical, lifestyle and health issues.
ID theft and restoration	Tips on how to protect oneself from identity theft or personalized help with restoring one’s identity, if personal information is stolen.

Ideal Segregated Funds – Signature Series is the first investment product in Canada to provide Sigma Assistel’s service, free of charge.

Solid retirement planning starts here

Our **Retirement Zone** at www.advisors.standardlife.ca/zone/en was designed to provide you with quick and easy access to the tools you need for optimal retirement planning.



You can access:

Case Studies

Concrete examples that reflect situations in your clients' lives. Learn more about specific financial planning concepts while earning continuing education credits.

Tools

Retirement Planning Toolkit

Free online toolkit helps you adapt financial concepts to suit your clients' specific situations, and generate retirement projections that take their assets and objectives into account.

Financial Concepts Calculators

Calculate best-case scenarios for financial concepts with the TFSA, Cash Wedge and other calculators.

Investment Policy Statement (IPS)

Determine your clients' investor profile and obtain their personalized Investment Policy Statement, to help determine the right portfolio to suit their needs.

Resource Center

Get the prospecting tools, sales support material, planning assistance and tax tips you need to succeed in the retirement market.

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

A description of the key features and the terms and conditions of Standard Life's Ideal Segregated Funds – Signature Series is contained in the Information Folder and Policy Provisions.

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

**The Standard Life Assurance Company of Canada
December 1, 2009**

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