

Retirement  
Investments  
Insurance

Investment Solutions

*This is all about*

# Ideal Segregated Funds

*with Standard Life*

**Talk soon.**

[www.standardlife.ca](http://www.standardlife.ca)

Ideal Portfolios are part of the Ideal Segregated Fund family. Ideal Segregated Funds are offered under Standard Life's savings and retirement income plans, which are insurance products.

A description of the key features of Standard Life's Ideal Segregated Funds is contained in the Information Folder.

Subject to any applicable death and maturity guarantees, any part of the premium or other amount allocated to an Ideal Segregated Fund 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.

The Standard Life Assurance Company of Canada  
July 1, 2010  
6023B-07-2010



# Hello.

Should you focus on aggressive growth? Or is it better to make sure your investments are secure? How do you know which is the right choice for you? Standard Life realizes this can be a tough call – which is why we don't think you should have to make it at all.

Our Ideal Segregated Funds offer the performance potential of mutual funds *plus* the security of built-in guarantees. What's more, Ideal Segregated Funds are designed to fit with your life cycle needs. When it's time, you'll find it remarkably easy to switch from saving for retirement to taking income from your savings. We offer a simple solution to a complicated question – it doesn't get much more ideal than that.

## How we put the ideal in Ideal Segregated Funds

### Security

Because segregated funds are only available through life insurance companies, this means they can offer guarantees not available with mutual funds. When you choose our Ideal Segregated Funds, you get:

- 75% maturity benefit guarantee (savings plans)
- 75% payout guarantee (retirement income plans)
- 100% death benefit guarantee<sup>1</sup>
- Reset option<sup>2</sup>

This means that, despite significant market downturns, you as the owner of the policy are assured to receive at least 75%<sup>3</sup> of the premiums paid at the Annuity Commencement Date, or your beneficiaries will receive 100%<sup>1</sup> of the premiums paid as a death benefit. And with our reset option, if your policy value goes up, you can reset your guarantees to reflect the gain.

Standard Life's Ideal Segregated Fund policy also offers the potential for creditor protection<sup>4</sup> and probate bypass opportunities<sup>5</sup>.

Furthermore, 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](http://www.assuris.ca) or in its brochure, which can be obtained from your advisor or from Assuris by email at [info@assuris.ca](mailto:info@assuris.ca) or by calling 1-800-268-8099.

<sup>1</sup> If the annuitant is age 80 or over when the policy is issued, the death benefit guarantee is 75% of the premiums paid to the policy less proportional surrenders.

<sup>2</sup> You can choose to reset any time, twice per policy year until age 70, except in the 10-year period prior to the policy maturity date (or Annuity Commencement Date). Resets are available on our Ideal Segregated Funds – No-load with reset option.

<sup>3</sup> See the How our guarantees work section for details.

<sup>4</sup> Since there are some circumstances where creditor protection may not apply, it is recommended that you consult a legal advisor to find out if you are eligible for this kind of protection.

<sup>5</sup> 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.

## Flexibility

Designed to take you from savings to retirement, Ideal Segregated Funds let you transfer seamlessly between savings and retirement income plans. When you're building your savings, your Ideal Segregated Funds can be included in your RRSP and when you retire, simply transfer your RRSP to a Registered Retirement Income Fund (RRIF). And if you want to convert your savings to an annuity, we make that easy, too.

## Choice

You can choose from our stand-alone Ideal Segregated Funds, or one of our four Ideal Portfolios:

### From the relatively conservative...

- Money Market II
- Canadian Bond
- Corporate High Yield Bond\*

### To the moderately risky...

- International Bond\*
- Income Balanced
- Monthly Income
- Balanced
- Global Monthly Income\*

### To the more aggressive

- Dividend Income\*
- Canadian Dividend Growth\*
- Canadian Equity
- Canadian Equity Focus\*
- Canadian Small Cap\*
- U.S. Dividend Growth\*
- U.S. Equity\*
- U.S. Equity Focus\*
- U.S. Mid Cap\*
- Global Dividend Growth\*
- Global Equity\*
- Global Equity Focus\*
- European Equity\*
- International Equity\*

### Conservative Portfolio\*\*

### Moderate Portfolio\*\*

### Growth Portfolio\*\*

### Aggressive Portfolio\*\*

## Sound investing

Ideal Segregated Funds are managed by Standard Life Investments Inc. (SLI). SLI is a subsidiary of Edinburgh-based Standard Life Investments Limited, one of the world's major asset management companies with approximately CDN\$234.8 billion<sup>†</sup> under management worldwide. Among Canada's top-ranked portfolio management teams, SLI has total assets under management of approximately \$28.3 billion<sup>†</sup>. Its clients include some of the country's largest pension funds as well as thousands of individual Canadians. They all entrust their financial security to SLI.

## Value

We offer competitive management fees – amongst the lowest in the industry.

\* This fund invests in an underlying Standard Life Mutual Fund. Standard Life Mutual Funds Ltd. (SLMF) is the investment fund manager of Standard Life Mutual Funds.

\*\* Ideal Portfolios are segregated funds that invest in underlying Standard Life Mutual Funds.  
<sup>†</sup> Assets under management as at December 31, 2009.

## How our guarantees work

<p>Savings Plans <b>Maturity Benefit Guarantee</b></p>	<p>Guarantees the policy value or 75% of net premiums<sup>6</sup>, whichever amount is greater at the Annuity Commencement Date, provided the 1<sup>st</sup> premium was allocated to the Ideal Segregated Funds, or the last reset request was made, at least 10 years earlier.</p>
<p>Retirement Income Plans <b>Payout Guarantee</b></p>	<p>Guarantees income payments of at least 75% of net premiums<sup>6</sup> (less any scheduled retirement income payments made) over the lifetime of the policy, provided the 1<sup>st</sup> premium was allocated to the Ideal Segregated Funds, or the last reset request was made, at least 10 years earlier.</p>
<p>Savings &amp; Retirement Income Plans <b>Death Benefit Guarantee</b></p> <p><b>Under age 80</b> (age at policy issue)</p> <p><b>Age 80 or older</b> (age at policy issue)</p>	<p>Guarantees the policy value or 100% of net premiums<sup>6</sup> (less any scheduled retirement income payments made, if applicable) on death<sup>7</sup>, whichever amount is greater.</p> <p>Guarantees the policy value or 75% of net premiums<sup>6</sup> (less any scheduled retirement income payments made, if applicable) on death<sup>7</sup>, whichever amount is greater.</p>

<sup>6</sup> Premiums paid less proportional surrenders.

<sup>7</sup> On non-registered policies, you can designate someone else as the annuitant (or person insured under the policy), and the death benefit will be payable on that person's death.