

This is all about

Ideal Segregated Funds

with Standard Life

Simplicity. That's what Standard Life wants to bring to your life, and to your clients' lives. We offer you solutions with built-in flexibility to meet your clients' needs, no matter where they are in their life stage, or their investment style. Simple financial solutions in a complex world. Doesn't that sound ideal? And doesn't that sound like our Ideal Segregated Funds?

Our Ideal Segregated Funds are grouped into 6 fund families – from Fixed Income to the “best ideas” of our Focus family – to provide a complete line-up, giving you even more choices when helping your clients build their portfolios.

Not only do our Ideal Segregated Funds bring peace of mind with their built-in capital guarantees, they also provide consistent performance with long-term growth. So whether your clients seek potential for capital preservation or capital growth, Ideal Segregated Funds are the ideal solution to achieve financial and personal goals.

And that's not all. Our *Ideal Segregated Funds – Platinum Option* gives your affluent clients more benefits. Great funds with embedded guarantees and low management fees. Just what your discerning clients need for a winning portfolio!

Take a look at our six Ideal Segregated Fund families...

exactly what you need to build a complete and diversified portfolio for your clients. Simple, yet sound investments.

Fixed Income Family

Fixed Income Funds are an integral part of any well-balanced investment strategy. Our family of Fixed Income Funds targets capital preservation while offering investors the liquidity, flexibility and diversification they are seeking.

Monthly Income Family

Our Monthly Income Funds aim to maximize income while protecting assets: strategies designed to offer tax-efficiency resulting in higher monthly income (which is reinvested in the funds) and ongoing monitoring to prevent the risk of capital erosion. They also offer a host of investment opportunities in Canada, the US and internationally for optimum diversification and reduced volatility.

Dividend Family

Stability, low volatility, long-term capital growth – just a few of the many good reasons why investors opt for a dividend fund. Add to that a proven investment strategy and track record, and the Ideal Segregated Fund family of Dividend Funds is a natural choice for investors. Our funds aim to invest in hand picked, high-quality dividend paying companies.

Canadian Equity Family

Canada has an abundance of attractive investment opportunities that target capital growth over the long-term. Our Canadian Equity Funds have an excellent track record and offer many benefits for the domestic portion of your clients' portfolio.

Global Equity Family

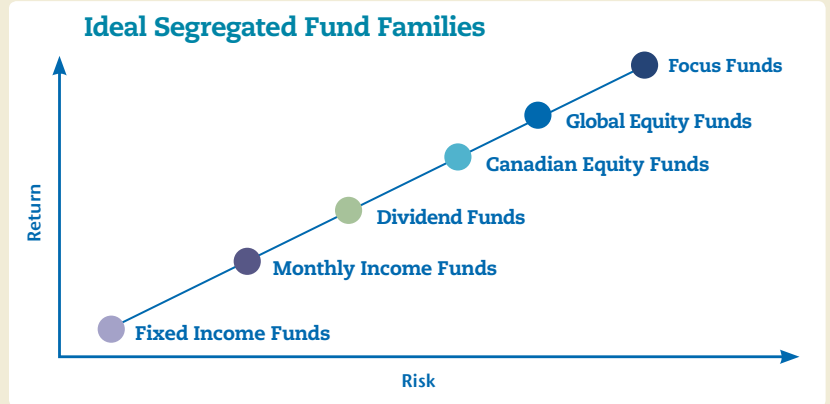
While Canada offers investors many attractive opportunities for investment, broadening their horizons allows them to benefit from opportunities and expertise the world over. For optimal portfolio diversification and potential higher returns, consider our family of Global Equity Funds.

Focus Family

Our family of Focus Funds allows investors to benefit from the best investment ideas of our portfolio manager, Standard Life Investments Inc. (SLI). In designing these "concentrated" investment portfolios, the SLI team has no bias toward any particular sector or country. Their only bias: companies deemed to have the potential for generating high returns and who meet rigorous selection criteria.

Diversification and consistent performance

Our Ideal Segregated Funds are known for their consistent, long-term performance and controlled exposure to risk. Our six fund families, with their wide selection of professionally managed segregated funds, let clients benefit from diversification across asset classes.



Fixed Income Funds

Money Market II
Canadian Bond
Corporate High Yield Bond*
International Bond*

Monthly Income Funds

Income Balanced
Monthly Income
Global Monthly Income*

Dividend Funds

Canadian Dividend Growth*
Dividend Income*
U.S. Dividend Growth*
Global Dividend Growth*†

Canadian Equity Funds

Balanced
Canadian Equity
Canadian Small Cap*

Global Equity Funds

U.S. Equity*
International Equity*†
Global Equity*†
European Equity*†
U.S. Mid Cap*

Focus Funds

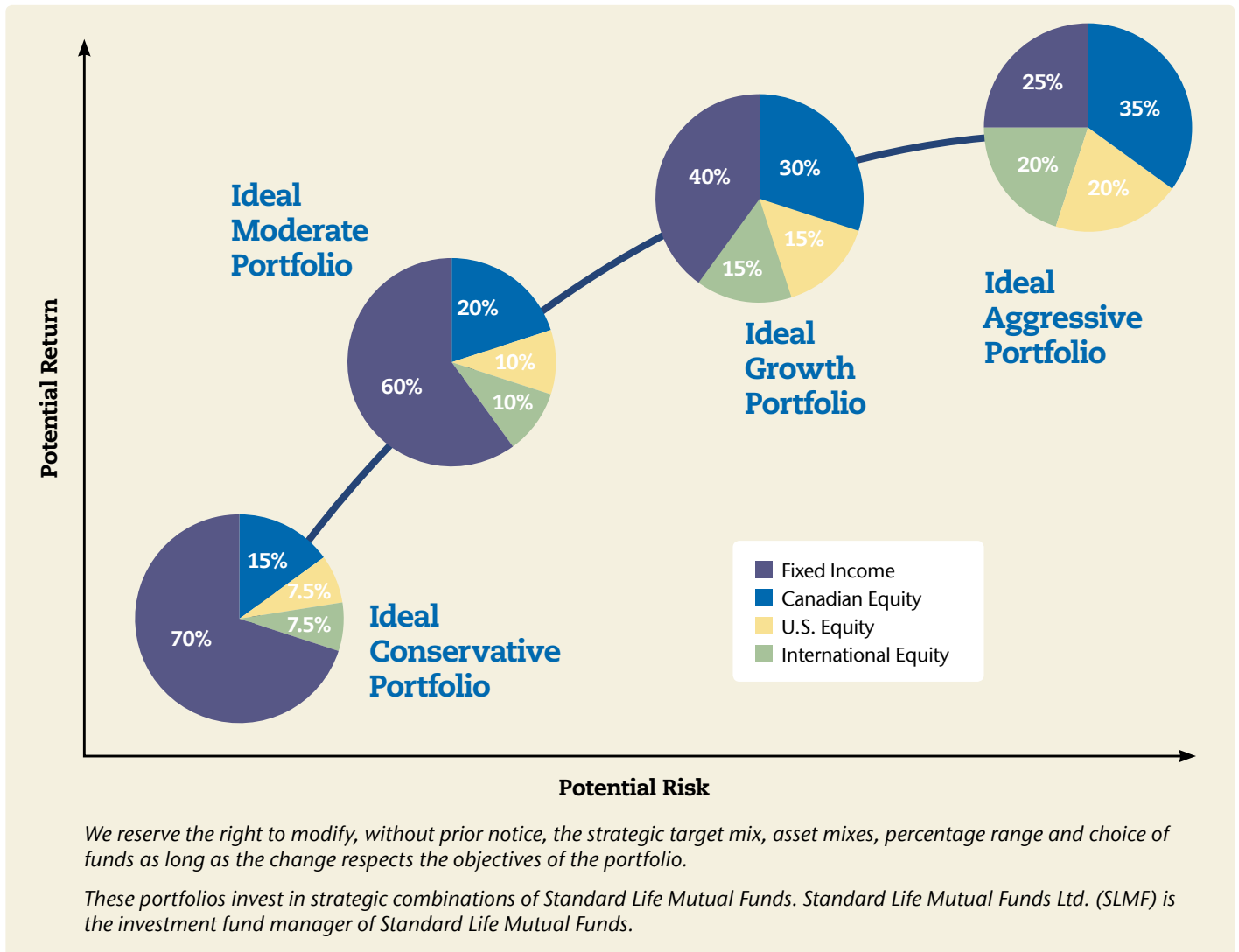
Canadian Equity Focus*
U.S. Equity Focus*
Global Equity Focus*†

*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.

† Standard Life Investments Limited (UK) is the portfolio sub-manager.

More time for your clients

For those seeking a more hassle-free solution where the asset allocation has been taken care of, our Ideal Portfolios offer the ideal fit. Our four Ideal Portfolios provide a diversified mix of investments specifically designed to match the goals of clients with the same investor profiles. Each fund is monitored and rebalanced on a quarterly basis, ensuring that the portfolio continues to meet fund objectives. This way, you have more time to spend with your clients.



Ideal Portfolios offer your clients:

- A comprehensive investment solution all in just one purchase
- Portfolios built by our investment experts at Standard Life Investments Inc. and rebalanced quarterly
- Competitive management fees – among the lowest in the industry
- Portfolios built on optimizing the relationship between risk and potential return

Features and benefits of our Ideal Segregated Funds

Our Ideal Segregated Funds offer a wide range of features and benefits to help you meet the unique requirements of investors seeking both performance and security:

Ideal Segregated Funds give you...	What this means for you	What this means for your client
Policy-based maturity benefit (savings plan)	Excellent retirement planning tool	All premiums are guaranteed on the same date regardless of when they were made, thereby providing the ability to schedule retirement payments
Payout guarantee (retirement income plan)	Provide your clients with an added layer of protection on their investments	The security of knowing they will receive a minimum amount of payments no matter how the markets perform
Death benefit	Provide your clients with an added layer of protection on their investments	Personal assets better protected
Reset feature ¹	Ability to improve financial plan	Opportunity to lock-in investment gains up to two times per policy year
Management fees among the lowest in the industry plus they're capped at 3% ²	Ensures more client money at work	Protection against rising costs and potential for more capital growth
"Pre-packaged" portfolios: Conservative, Moderate, Growth, Aggressive	Allows you to spend more time on client relationships	Professionally constructed portfolios with automatic rebalancing every quarter
Institutional portfolio management style	Sound investment recommendation based on proven track record	Growth potential with proven risk management approach
Free surrenders	Opportunity for better retirement planning	Liquidity (via withdrawal flexibility)
Back-end load, no-load, no-load with reset and Platinum options	Financial planning flexibility	Flexibility and choice
Successor annuitant designation on non-registered plans and RRIFs ³	Ability to offer clients the option to continue the policy on the annuitant's death	Continue the policy on the annuitant's death without interruption
Potential for creditor protection ⁴	Comfort in providing client with additional layer of protection	Personal assets protected in the event of unforeseen bankruptcy
Probate bypass opportunities ⁵	Excellent wealth preservation tool	Estate preservation without fees or delays

¹ Available on our Ideal Segregated Funds – No-load with reset option and Ideal Segregated Funds – Platinum Option.

² For our back-end load and no-load surrender options our management fees will not exceed 3% per year (this limit does not apply to our no-load with reset option and Platinum Option). The Ideal Segregated Funds may be subject to other expenses and surrender charges. For more details regarding these or other applicable fees refer to the Information Folder.

³ On RRIFs, only the spouse or common-law partner can be named as successor annuitant.

⁴ 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.

⁵ 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 and choice on Ideal Segregated Funds

You and your clients can choose from four options:

Ideal Segregated Funds			
Back-End Load Option	No-Load Option	No-Load with Reset Option	Platinum Option ⁶
<ul style="list-style-type: none">• 5-year declining back-end load schedule• Competitive management fees, capped at 3%• Upfront and asset-based commission payable	<ul style="list-style-type: none">• No surrender charges for the client• Competitive management fees, capped at 3%• Asset-based commission payable	<ul style="list-style-type: none">• 3-year declining chargeback schedule• No surrender charges for the client• Upfront and asset-based commission payable	<ul style="list-style-type: none">• No surrender charges for the client• Competitive management fees, under 2% for the majority of funds• Asset-based commission payable

The added value of the Platinum Option

Our new Platinum Option is designed to meet the unique needs of your affluent clients. With a minimum premium of \$250,000, your clients are entitled to significantly lower management fees, guarantees on their capital, the opportunity to lock in gains, as well as numerous other benefits available from segregated funds. All of these benefits are applicable to our Ideal Segregated Fund family, including Ideal Portfolios. This is an opportunity your discerning clients won't want to pass up!

Proven investment management with global reach

Standard Life Investments Inc. (SLI) is a subsidiary of Edinburgh based Standard Life Investments Limited, one of the world's major asset management companies with more than CDN\$234.8 billion* under management worldwide. With a global investment network enhanced by a presence on the ground in key markets, SLI has a clear understanding of worldwide investment issues. Their global platform provides them with the local insight necessary to deliver potentially superior returns and consistent investment performance. In Canada, SLI is among the top-ranked portfolio management teams with total assets under management of approximately \$28.3 billion*.

* Assets under management as at December 31, 2009

⁶ Platinum Option is a no-load option which includes a reset feature.

Retirement Investments Insurance

Talk soon.

To offer your clients exceptional investment opportunities,
contact a Standard Life regional office.

Western Region

western@standardlife.ca
1-800-663-1673

Central Region

central@standardlife.ca
1-800-554-4947

Eastern Region

eastern@standardlife.ca
1-877-549-4665

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 guarantee, 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**