

	Back-End Load Option	No-Load Option	No-Load with Reset Option	Platinum Option																				
Portfolio Manager	Standard Life Investments	Standard Life Investments	Standard Life Investments	Standard Life Investments																				
Premium Minimums	RRSP/Non-Reg/TFSA \$1,000 per plan RRIF/LIF \$10,000 per plan Addn'l \$250/fund (savings) Addn'l \$1,000/fund (payout) PAC \$50/fund SWP \$100	RRSP/Non-Reg/TFSA \$1,000 per plan RRIF/LIF \$10,000 per plan Addn'l \$250/fund (savings) Addn'l \$1,000/fund (payout) PAC \$50/fund SWP \$100	RRSP/Non-Reg/TFSA \$1,000 per plan RRIF/LIF \$10,000 per plan Separate policy* Addn'l \$250/fund (savings) Addn'l \$1,000/fund (payout) PAC \$50/fund SWP \$100	\$250,000 per plan (\$5,000 per fund) Separate policy* Addn'l \$5,000/fund PAC \$1,000/fund SWP \$5,000 (250K min. must be met for PAC & SWP)																				
Up-Front Commission for First Year¹	Paper-based: 3.5% paid to advisor FundSERV: 5.0% paid to distributor Up-front – Non negotiable	N/A	Paper-based: 2.1% paid to advisor FundSERV: Not available	N/A																				
Trailer Yearly	Paper-based: 0.4% paid to advisor (0.12% for Money Market II) FundSERV: 0.5% paid to distributor (0.15% for Money Market II)	Paper-based: 0.7% paid to advisor (0.175% for Money Market II) FundSERV: 1.0% paid to distributor (0.25% for Money Market II)	Paper-based: 0.4% paid to advisor (0.2% for Money Market II) (0.8% in year 4 and onward – not applicable to Money Market and Money Market II) FundSERV: Not available	Paper-based: 0.7% paid to advisor (0.35% for Money Market and 0.175% for Money Market II) FundSERV: 1.0% paid to distributor (0.5% for Money Market and 0.25% for Money Market II)																				
Resets	Not available	Not available	<ul style="list-style-type: none"> Up to 2 per policy year until age 70 (client initiated) Not allowed 10 years prior to policy maturity date 	<ul style="list-style-type: none"> Up to 2 per policy year until age 70 (client initiated) Not allowed 10 years prior to policy maturity date 																				
Management Fee Cap	3%	3%	No cap	No cap																				
Maximum Age at Issue	<ul style="list-style-type: none"> New premiums age 90 Addn'l premiums age 100 	<ul style="list-style-type: none"> New premiums age 90 Addn'l premiums age 100 	<ul style="list-style-type: none"> New premiums age 90 Addn'l premiums age 100 	<ul style="list-style-type: none"> New premiums age 90 Addn'l premiums age 100 																				
Maturity Benefit Guarantee²	Greater of: policy value or 75% of net premium³																							
Payout Benefit Guarantee⁴	Equal to: 75% of net premium³																							
Death Benefit Guarantee⁵	Savings plans – Greater of: policy value or 100% of net premium³, if the annuitant is under age 80 at the time of the first premium payment. Additional premiums can be made after age 80 (100% guarantee will not reduce at older ages). Registered retirement income plans – Greater of: policy value or 100% of net premium³ less the sum of scheduled retirement income payments, if the annuitant is under age 80 at the time of the first premium payment. Additional premiums can be made after age 80 (100% guarantee will not reduce at older ages).																							
Valuation Dates	Daily	Daily	Daily	Daily																				
Surrender Charge Period	5 year	Nil	Nil	Nil																				
Surrender Charges	Back-End Load waived on death. <table border="1" style="display: inline-table; margin-left: 20px;"> <tr> <td>Less than 1 year</td> <td>6%</td> <td>3 years</td> <td>3%</td> </tr> <tr> <td>1 year</td> <td>5%</td> <td>4 years</td> <td>2%</td> </tr> <tr> <td>2 years</td> <td>4%</td> <td>5 years or more</td> <td>0%</td> </tr> </table>	Less than 1 year	6%	3 years	3%	1 year	5%	4 years	2%	2 years	4%	5 years or more	0%	No surrender charges	No surrender fees to the client, but there is a 3-year declining commission chargeback schedule. The commission chargeback is waived on death. <table border="1" style="display: inline-table; margin-left: 20px;"> <tr> <td>Less than 1 year</td> <td>2.1%</td> <td>2 years</td> <td>0.7%</td> </tr> <tr> <td>1 year</td> <td>1.4%</td> <td>3 years or more</td> <td>0%</td> </tr> </table>	Less than 1 year	2.1%	2 years	0.7%	1 year	1.4%	3 years or more	0%	No surrender charges
Less than 1 year	6%	3 years	3%																					
1 year	5%	4 years	2%																					
2 years	4%	5 years or more	0%																					
Less than 1 year	2.1%	2 years	0.7%																					
1 year	1.4%	3 years or more	0%																					
Free Surrenders	Savings Plans <ul style="list-style-type: none"> 1st year: Up to 10% of the sum of the premiums paid in the 1st calendar year. Subsequent years: Up to 10% of the sum of the fund values as at January 1st plus 10% of any additional premiums paid during the year. Registered Retirement Income Plans <ul style="list-style-type: none"> 1st year: Up to 20% of the sum of the premiums paid in the 1st calendar year. Subsequent years: Up to 20% of the sum of the fund values as at January 1st plus 20% of any additional premiums paid during the year. Do not apply to amounts transferred out to other financial institutions. Are not cumulative and unused amounts cannot be carried forward to future years.	No surrender charges	No chargeback to advisor for scheduled Registered Retirement Income Plan payments. However, SWPs for non-registered policies are subject to an advisor commission chargeback.	No surrender charges																				

* The No-Load with Reset and Platinum Options require a separate policy; however, the Back-End Load and the No-Load Options can be held in the same policy.

¹ The Total upfront commission is not applicable to the No-Load Option and the Platinum Option.

² Provided the 1st premium was allocated to the Ideal Segregated Funds, or the last reset request was made, at least 10 years earlier.

³ The net premium is equal to the sum of premiums paid less the sum of proportional reductions for prior surrenders.

⁴ Amount will be paid as retirement income payments over the lifetime of the policy, provided the policy 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 policy value has dropped to zero.

⁵ If annuitant is age 80 or over at the time of the first premium payment, the Death Benefit Guarantee is reduced to 75% of net premiums.

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Ideal Segregated Funds: Reference Tool

	Back-End Load Option			No-Load Option			No-Load With Reset Option			Platinum Option		
	27 Funds			19 Funds			27 Funds			27 Funds		
	Code	MER ⁶	Mgmt. Fee ⁶	Code	MER ⁶	Mgmt. Fee ⁶	Code	MER ⁶	Mgmt. Fee ⁶	Code	MER ⁶	Mgmt. Fee ⁶
Fixed Income Funds												
Money Market	SLI103	1.05%	1.00%	SLI303	1.21%	1.15%	503	1.11%	1.05%	SLI403	1.06%	1.00%
Money Market II	SLI130	New	0.75%	SLI330	New	0.75%	530	New	0.75%	SLI430	New	0.75%
Canadian Bond	SLI101	1.79%	1.70%	SLI301	1.94%	1.85%	501	1.89%	1.80%	SLI401	1.48%	1.40%
Corporate High Yield Bond	SLI108	2.19%	2.10%	SLI308	2.35%	2.25%	508	2.30%	2.20%	SLI408	1.87%	1.80%
International Bond	SLI109	2.31%	2.20%	SLI309	2.47%	2.35%	509	2.42%	2.30%	SLI409	1.94%	1.85%
Monthly Income Funds												
Income Balanced	SLI105	2.52%	2.40%	SLI305	2.67%	2.55%	505	2.67%	2.55%	SLI405	2.05%	1.95%
Monthly Income	SLI113	2.52%	2.40%	SLI313	2.67%	2.55%	513	2.67%	2.55%	SLI413	2.05%	1.95%
Global Monthly Income	SLI125	2.73%	2.40%	N/A	N/A	N/A	525	2.89%	2.55%	SLI425	2.25%	1.95%
Dividend Funds												
Canadian Dividend Growth	SLI104	2.51%	2.40%	SLI304	2.67%	2.55%	504	2.67%	2.55%	SLI404	2.04%	1.95%
Dividend Income	SLI120	2.68%	2.40%	N/A	N/A	N/A	520	2.83%	2.55%	SLI420	2.20%	1.95%
U.S. Dividend Growth	SLI121	2.64%	2.40%	N/A	N/A	N/A	521	2.80%	2.55%	SLI421	2.16%	1.95%
Global Dividend Growth	SLI119	2.52%	2.40%	SLI319	2.68%	2.55%	519	2.79%	2.65%	SLI419	2.04%	1.95%
Canadian Equity Funds												
Balanced	SLI100	2.50%	2.40%	SLI300	2.67%	2.55%	500	2.67%	2.55%	SLI400	2.04%	1.95%
Canadian Equity	SLI102	2.50%	2.40%	SLI302	2.67%	2.55%	502	2.67%	2.55%	SLI402	2.04%	1.95%
Canadian Small Cap	SLI110	2.45%	2.35%	SLI310	2.61%	2.50%	510	2.72%	2.60%	SLI410	2.03%	1.95%
Global Equity Funds												
U.S. Equity	SLI106	2.64%	2.50%	SLI306	2.80%	2.65%	506	2.80%	2.65%	SLI406	2.16%	2.05%
International Equity	SLI107	2.79%	2.65%	SLI307	2.95%	2.80%	507	3.01%	2.85%	SLI407	2.31%	2.20%
Global Equity	SLI114	2.70%	2.50%	SLI314	2.86%	2.65%	514	2.91%	2.70%	SLI414	2.21%	2.05%
European Equity	SLI126	2.65%	2.50%	N/A	N/A	N/A	526	2.82%	2.65%	SLI426	2.18%	2.05%
U.S. Mid Cap	SLI127	2.60%	2.50%	N/A	N/A	N/A	527	2.76%	2.65%	SLI427	2.12%	2.05%
Focus Funds												
Canadian Equity Focus	SLI122	2.53%	2.40%	N/A	N/A	N/A	522	2.70%	2.55%	SLI422	2.07%	1.95%
U.S. Equity Focus	SLI124	2.62%	2.50%	N/A	N/A	N/A	524	2.77%	2.65%	SLI424	2.14%	2.05%
Global Equity Focus	SLI123	2.60%	2.50%	N/A	N/A	N/A	523	2.76%	2.65%	SLI423	2.12%	2.05%
Ideal Portfolios												
Conservative	SLI115	2.41%	2.30%	SLI315	2.57%	2.45%	515	2.57%	2.45%	SLI415	1.94%	1.85%
Moderate	SLI116	2.48%	2.35%	SLI316	2.64%	2.50%	516	2.64%	2.50%	SLI416	2.00%	1.90%
Growth	SLI117	2.59%	2.45%	SLI317	2.75%	2.60%	517	2.75%	2.60%	SLI417	2.11%	2.00%
Aggressive	SLI118	2.65%	2.50%	SLI318	2.81%	2.65%	518	2.81%	2.65%	SLI418	2.17%	2.05%

Management Expense Ratio (MER) = Mgmt. fee plus operating expenses (i.e. legal, audit and custodial fees, regulatory filing fees) & GST. Audited MERs are only published once a year and may vary from year to year as well as fund to fund.

⁶ Unaudited MERs and Management Fees as at May 31st, 2009. No distributions are paid on segregated funds. They are reinvested or retained in the fund.

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