

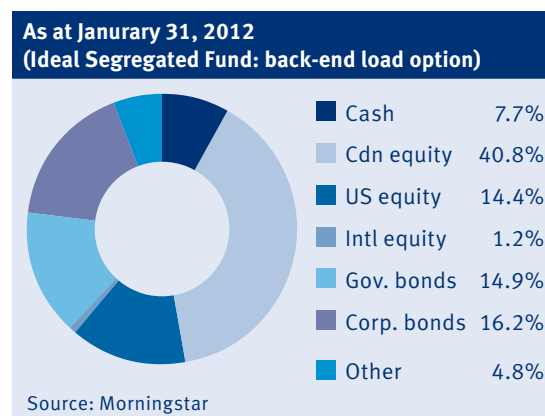
Help maintain your lifestyle at retirement with our Ideal Monthly Income Fund.

Why should you invest in our Ideal Monthly Income Fund?

- ▶ Focuses on income producing equities in combination with fixed income securities
- ▶ Aims on preserving your capital while providing the potential for capital growth
- ▶ Diversifies your portfolio by using a conservative balance of equities and bonds
- ▶ Offers additional benefits that only segregated funds can provide

The Ideal Monthly Income Fund is managed by Standard Life Investments Inc., a premier asset manager. It's a subsidiary of Standard Life Investments Limited. As of June 30, 2011, Standard Life Investments managed CDN \$243.3 billion assets worldwide.

Investment segmentation



Performance

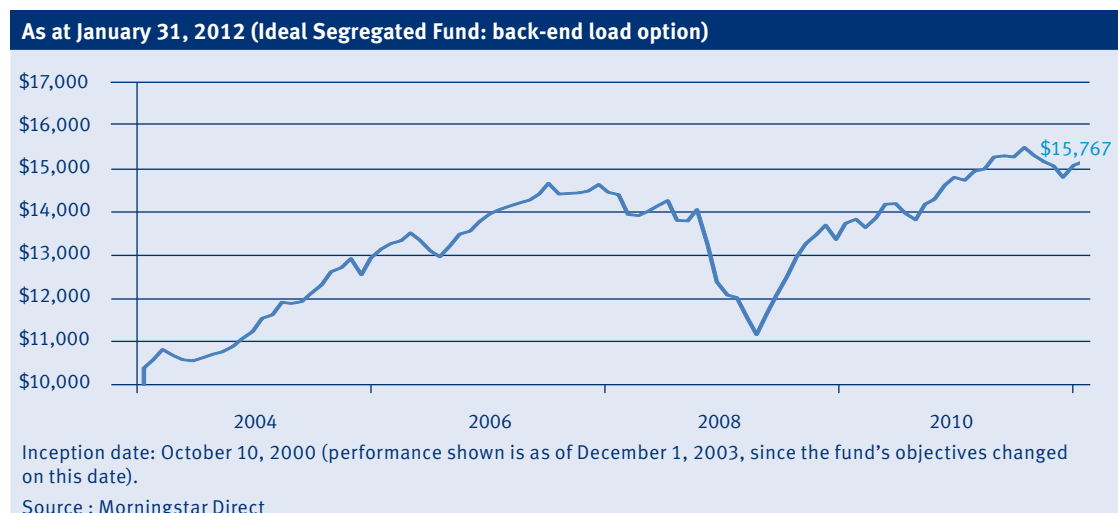
*Inception date: October 10, 2000 (performance shown is as of December 1, 2003, since the fund's objectives changed on this date).

Annualized returns as at January 31, 2012 (Ideal Segregated Fund: back-end load option)						
1 month	3 months	6 months	1 year	3 years	5 years	Inception*
1.02%	3.53%	2.97%	4.13%	10.80%	2.03%	5.73%

Calendar year returns as at January 31, 2012 (Ideal Segregated Fund: back-end load option)							
2011	2010	2009	2008	2007	2006	2005	2004
3.42%	8.23%	15.49%	-16.89%	2.44%	7.18%	14.31%	11.28%

Growth of \$10,000 investment

The example below shows the performance of a \$10,000 investment made in the Ideal Monthly Income Fund.



There's a product to suit every investment portfolio.

Find the one that's right for you. The Ideal Monthly Income Fund is available under both the Ideal Segregated Funds – Signature Series and the Ideal Segregated Funds.

		Ideal Segregated Funds – Signature Series		Ideal Segregated Funds
		Ideal 75/100 and Ideal 100/100 Series	Ideal Income Series	
The Standard Life advantage	Dollar-for-dollar reduction ¹ of guarantees could leave you or your beneficiaries with more money (registered retirement income plans):			
	Death Benefit Guarantee	Yes	Yes	Yes
	Payout Benefit Guarantee ¹	Yes	No	Yes
	Maturity Benefit Guarantee:			
	75%	Ideal 75/100 Series	Yes	Yes
100%	Ideal 100/100 Series	No	No	
Full income protection	No	Yes	No	
Benefit from lower management fees (minimum investment of \$250,000)	Platinum Option only	Platinum Option only	Platinum Option only	
Sigma Assistel gives you access to a 24/7 phone resource line for non-financial matters	Yes	Yes	No	
Estate preservation	100% Death Benefit Guarantee for full capital protection (75% if the person insured is age 80 and over at purchase)	Yes	Yes	Yes
	Opportunities to bypass probate fees, executor fees and delays ²	Yes	Yes	Yes
Benefits for savers and retirees	Payout Benefit Guarantee ¹ protects your income over the lifetime of your series/contract (provided the minimum period is met)	Yes	No	Yes
	Guaranteed income for life – for you or your spouse	No	Yes	No
	Series/contract-based Maturity and Death Benefit Guarantees means all your premiums are eligible for the guarantee at the same time	Yes	Yes	Yes
	Bonuses can increase your lifetime income, even if markets perform poorly ³	No	Yes	No
	Increase your guarantees with resets	Yes	Yes	Available on certain load options
Extend benefits to your spouse with the joint life option (non-registered plans only)	Yes	Yes	No	
Additional segregated fund benefits	Help protect your assets in the event of unforeseen bankruptcy (there are some situations where creditor protection ¹ doesn't apply – ask a legal advisor)	Yes	Yes	Yes
	The Standard Life Assurance Company of Canada is a member of Assuris	Yes	Yes	Yes

¹ This feature may not apply if your contract is held in a nominee plan. Please refer to the Information Folder for more details.

² In Quebec, notarial wills don't need to be probated. Probate fees are minimal for both holograph wills and wills made in the presence of witnesses.

³ Provided no excess withdrawals are made.

Find out more

Speak to your advisor.

Ideal Segregated Funds are offered on our Ideal Segregated Funds contract and Ideal Segregated Funds – Signature Series are offered on our Ideal Segregated Funds – Signature Series contract, which are both considered insurance products. A description of the key features and the terms and conditions of Standard Life's Ideal Segregated Funds and Ideal Segregated Funds – Signature Series is contained in the Information Folders and Contracts. Please refer the section on Resets for more information on the rules governing this feature. The information has been simplified for the purposes of this document and, if there are any inconsistencies between the information presented in this document and the Information Folders and Contracts, the Information Folders and Contracts will prevail. Subject to any applicable guarantees, any part of the premium or other amount allocated to an Ideal Segregated Fund or Ideal Segregated Fund – Signature Series is invested at the risk of the contractholder and may increase or decrease in value according to fluctuations in the market value of the assets of the fund.

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The Standard Life Assurance Company of Canada

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