

# Partnering for your success

Meritas SRI Funds and  
Ideal Segregated Funds – Signature Series

September 2011



# What is Socially Responsible Investing

Socially Responsible Investing (SRI) is defined as the integration of people's social, environmental and ethical values with their investment decisions.

It's investment management designed to achieve not only financial returns, but also social and environmental returns, producing a "triple bottom line".

# About Meritas SRI Funds

## **Meritas process:**

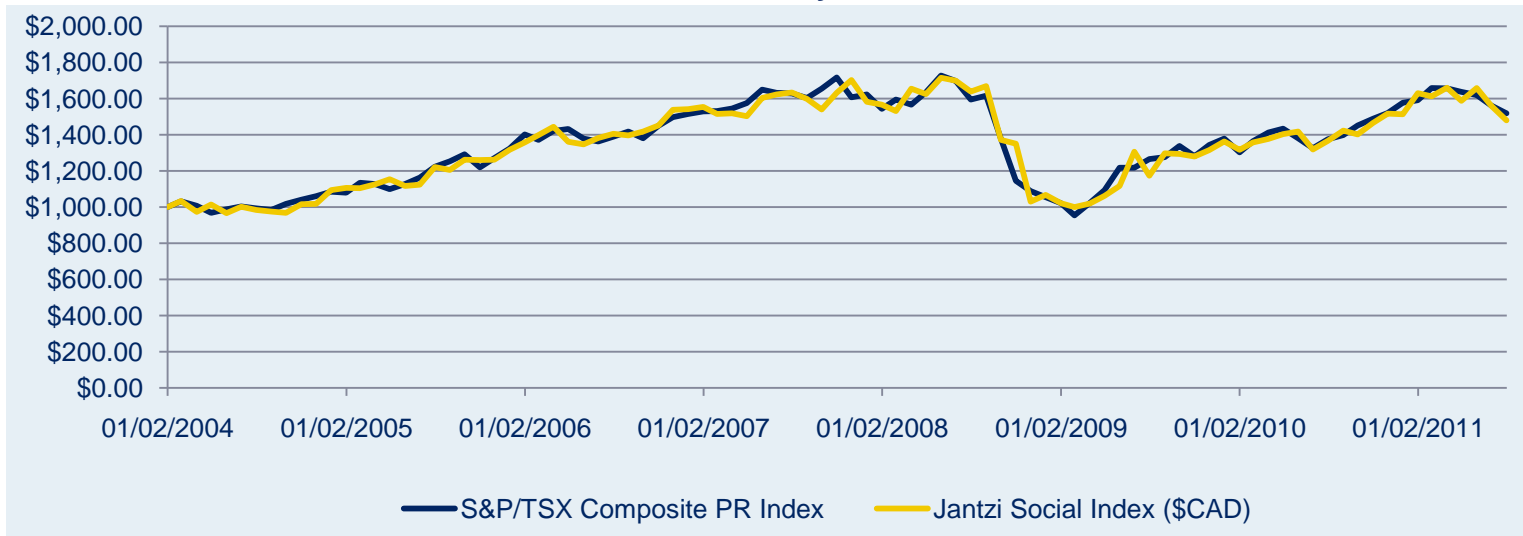
- Positive and negative screening
- Shareholder advocacy
- Community investments

# What sets Meritas SRI Funds apart

- Among the most comprehensive screening guidelines
- Leader in shareholder engagement
- Incorporating micro-finance into their funds
- SRI exclusive

# Does SRI affect returns significantly?

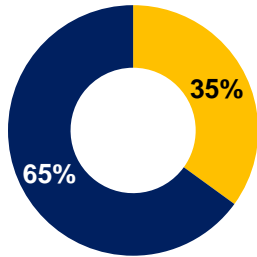
**Jantzi Social Index vs. S&P/TSX Composite Index**  
**Growth of \$1,000**  
**Feb. 1, 2004 - July 31, 2011**



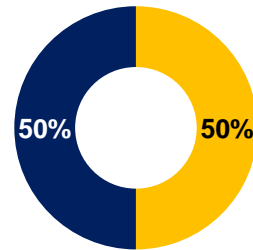
Source: Morningstar

Jantzi Social Index investment is worth	\$1,479.37
SP/TSX Composite Index investment is worth	\$1,519.19
The difference in just over 7 years	\$ 39.83

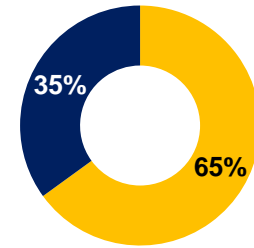
# Ideal Meritas Portfolios



Ideal Meritas Income and Growth



Ideal Meritas Balanced



Ideal Meritas Growth and Income



Equity



Fixed Income

- Pure asset class portfolios
- Generally below average Portfolio Turnover Rate
- Focused on long-term investing
- Underlying Meritas SRI Funds use well respected sub-advisors in each asset class
- Available under Ideal 75/100 and Ideal 100/100 Series
- Combine the segregated fund advantages + best of SRI processes

# Ideal Segregated Funds – Signature Series

## Ideal Meritas Portfolios

Portfolio	Ideal 75/100 Series Management fees		Ideal 100/100 Series Management fees	
	BEL/LL and NL	Platinum	BEL/LL and NL	Platinum
Ideal Meritas Balanced	3.05%	2.55%	3.25%	2.75%
Ideal Meritas Income and Growth	2.90%	2.40%	3.10%	2.60%
Ideal Meritas Growth and Income	3.05%	2.55%	3.25%	2.75%

## Competitive management fees and segregated fund guarantees to protect savings

# Ideal Segregated Funds – Signature Series

## Partnering with Meritas SRI Funds

Features	Ideal 75/100 Series	Ideal 100/100 Series
Maturity Benefit Guarantee		
Base capital protection	Yes	No
Full capital protection	No	Yes
Death Benefit Guarantee <sup>1</sup>	Yes	Yes
Payout Benefit Guarantee	Yes	Yes
Dollar-for-dollar reduction of <b>Death</b> Benefit Guarantee for scheduled income payments on registered retirement income plans	Yes	Yes
Dollar-for-dollar reduction of <b>Payout</b> Benefit Guarantee for scheduled income payments on registered retirement income plans	Yes	Yes
Resets	Yes	Yes
Joint life option (non-registered plans only)	Yes	Yes
Flexibility	Yes	Yes
Potential for creditor protection (there are some situations where this doesn't apply – ask a legal advisor)	Yes	Yes
Ease of estate planning	Yes	Yes
Opportunities to bypass probate fees <sup>2</sup>	Yes	Yes
Assuris protection <sup>3</sup>	Yes	Yes
Sigma Assistel <sup>4</sup>	Yes	Yes

<sup>1</sup> If the annuitant is age 80 and over at the time of the first premium, the Death Benefit Guarantee is 75%. On non-registered plans, someone else can be designated as the annuitant and the Death Benefit Guarantee will be payable on that person's death.

(On registered plans (RRSPs/RRIFs), the owner is also the annuitant.)

<sup>2</sup> 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.

<sup>3</sup> 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 Standard Life regional office or from Assuris by email at [info@assuris.ca](mailto:info@assuris.ca) or by calling 1-866-878-1225.

<sup>4</sup> Sigma Assistel is a telephone assistance service your clients can call for non-financial information and support, 24 hours a day, 7 days a week.

# Benefits for clients

- Series-based Maturity and Death Benefit Guarantees
- 100% Death Benefit Guarantee will not reduce with age if the series is purchased prior to age 80
- Maturity Benefit Guarantee = peace of mind
- Creditor protection\* for business owners and people who are self-employed
- Focus on the long term – makes investing less emotional

\* There are some situations where this doesn't apply.  
It is recommended that contractholders consult a legal advisor.

# Questions?

Ideal 75/100 Series and Ideal 100/100 Series are offered on our Ideal Segregated Funds – Signature Series contract, 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 Contract. Please refer to 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 Folder and Contract, the Information Folder and Contract will prevail.

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