

WHY CHOOSE A MANAGED PORTFOLIO?

Typical managed solutions provide professional portfolio management, including portfolio construction and ongoing rebalancing so your clients' investments stay on target. It's a simple solution for handling the complexities of long-term investing.

WHY CHOOSE QUOTENTIAL?

- Choice of five well-diversified portfolios
- Multi-level diversification across asset class, market capitalization, geography and investment styles
- Underlying investments include mutual funds, ETFs and offshore SICAV* funds
- Powered by a dedicated investment management team, with institutional and high net worth experience
- Leverages Franklin Templeton Investments' global platform, and on-the-ground research

*Société d'Investissement à Capital Variable, an open-end investment company, governed by the laws of Luxembourg.

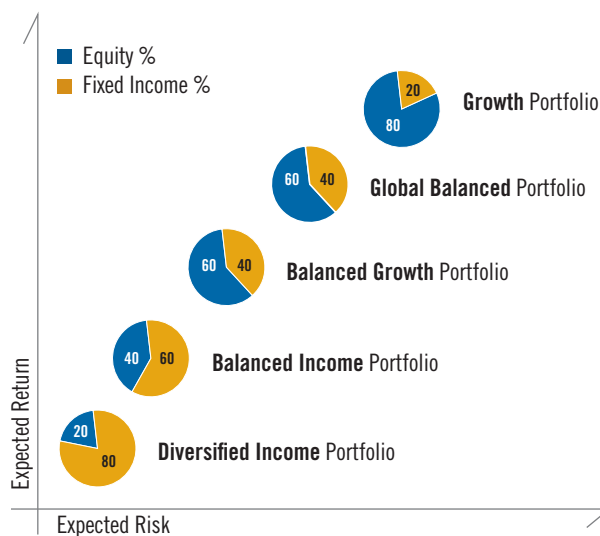
Help your clients prepare for retirement with Standard Life's Ideal Segregated Funds — Signature Series. By choosing Quotential Portfolios as the underlying investments, your clients can benefit from a customizable retirement product and the partnership between Standard Life and Franklin Templeton Investments.

Standard Life's Ideal Segregated Funds — Signature Series offers:

- Choice of Maturity/Payout Benefit Guarantees: Ideal 75/100 or Ideal 100/100 Series, depending on the level of protection clients need
- Ideal Income Series — clients can get a guaranteed level of income for life
- Peace of mind — 100% Death Benefit Guarantee if contract is issued before age 80 (75% Death Benefit Guarantee if contract is issued on or after 80)
- Value for RIF clients — Payout and Death Benefit Guarantees (reduced on a dollar-for-dollar basis by RIF scheduled payments) could leave your clients or their beneficiaries with more money
- Increased protection — resets make it possible to lock-in market gains
- Growth potential — comprehensive fund offering from top managers in the industry, including Quotential

Investment Choices to Meet Your Clients' Needs

Standard Life's Ideal Segregated Funds — Signature Series lets your clients choose from five diversified Quotential portfolios to find the one that best suits their risk tolerance and financial goals.



YOUR MANAGERS



Brent S. Smith, CFA

Senior Vice President and Chief Investment Officer
Franklin Templeton Multi-Asset Strategies (FTMAS)
Industry Experience: 23 years



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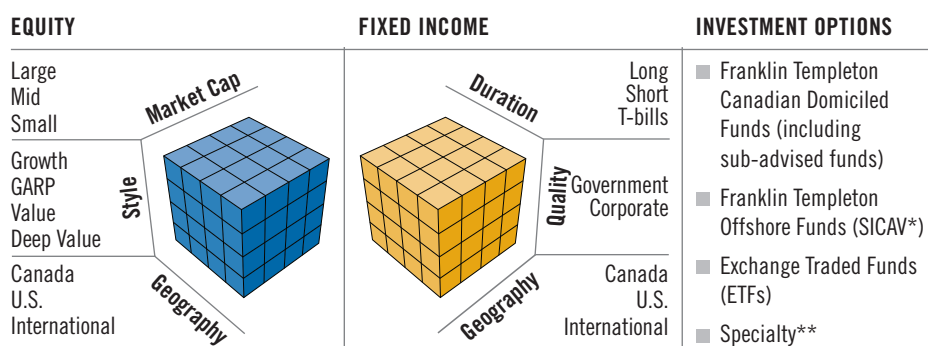
www.standardlife.ca
www.franklintempleton.ca

The Quotential Advantage

The Quotential Program offers investors all the key attributes of a successful managed solution plus the following advantages:

1. Multi-level diversification, one investment solution

Few offerings can match the depth and breadth of investment expertise that the Quotential Program delivers. Portfolios hold proprietary mutual funds, sub-advised funds and other investments to provide maximum agility, all in one investment solution.

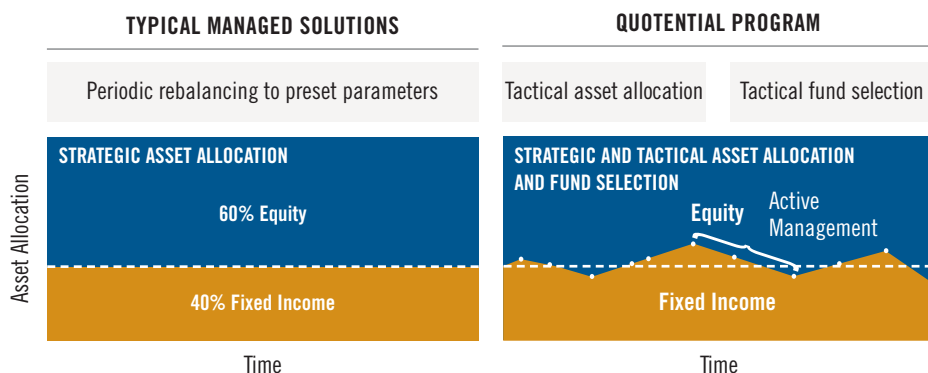


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**Gold and currency hedging

2. Proactive strategic investment process with tactical overlay

- Managed programs employ strategic allocation, which involves creating portfolio models that optimize risk and return. Many programs simply rebalance to the set model weights.
- Quotential's edge lies in its application of both strategic and tactical active management. Asset classes and investment mandates are over/underweighted to take advantage of evolving market opportunities.



Ideal Segregated Funds – Signature Series is offered under Standard Life's savings and retirement income plans, which are insurance products. 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. 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. Franklin Templeton Quotential Portfolios are a collection of mutual funds professionally managed by Franklin Templeton Multi-Asset Strategies (FTMAS); FTMAS is a global team dedicated to global portfolio-based solutions, which draws on the expertise of a number of Franklin Templeton affiliates. In Canada, the advisor to the Canadian FTMAS mandates is Fiduciary Trust Company of Canada, which uses Templeton Investment Counsel, LLC as a sub-advisor. Quotential, Franklin Templeton and the Franklin Templeton Investments logo are all trademarks of Franklin Templeton Investments Corp.