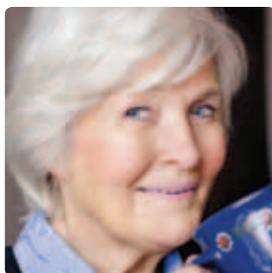


Providing growth potential and protection when converting savings to retirement income

Here's how a 71-year-old retiree used the Ideal 100/100 Series to manage and protect her retirement savings – without giving up the potential to see her income grow.



Diane's financial situation

Diane, a 71-year-old retiree, has a teacher's pension that covers her basic expenses. She also has some RRSP savings, and needs to turn them into a source of income to make her retirement more comfortable. She wants growth potential, but is determined to steer clear of too much risk.

What Diane has:

- \$300,000 saved in her RRSP
- Teacher's pension
- Reluctance to take undue risk

What Diane wants:

- To convert her RRSP to RRIF income
- To withdraw the RRIF minimum amount each year
- Flexibility and growth potential
- Potential for capital protection

Why is the Ideal 100/100 Series the right choice for a recent retiree like Diane?

- **Lessens risk.** The 100% Payout Benefit Guarantee makes sure Diane will receive back as retirement income payments no less than what she put in (see the next page to learn what makes Standard Life's Payout Benefit Guarantee particularly effective when markets are down)
- **Growth potential.** With more than 45 funds to choose from, Diane can select a portfolio that respects her investment style, helps diversify across asset classes, and makes it possible to grow her savings
- **Flexibility.** Diane can withdraw the RRIF minimum from her Ideal 100/100 Series. She can also choose to take out more if she wants. And, since the series is part of Standard Life's Ideal Segregated Funds – Signature Series family, she can transition to other series if she wishes
- **Non-financial assistance.** This Ideal Signature Series family gives Diane access to **Sigma Assistel**—a free telephone assistance service that provides referrals and advice on non-financial matters. The experts at Sigma Assistel can help with everything from finding someone to fix a window, to dealing with identity theft

The Payout Benefit Guarantee advantage:

Standard Life's dollar-for-dollar reductions can help strengthen guarantees and protect more of your money

¹ Additional premiums that have been in the series less than 15 years are guaranteed at 75%.

As long as Diane holds her RRIF contract for a minimum of 15 years¹, the 100% Payout Benefit Guarantee ensures that she will get all of her premiums back as income over the lifetime of the series. Any scheduled retirement income payments she takes will reduce her guarantees dollar-for-dollar.

Most other insurers reduce the maturity guarantee proportionally, which means contractholders can end up getting less money back if markets perform poorly.

- Dollar-for-dollar reductions offer their greatest advantage in down markets
- Guarantees are reduced by an amount equal to the income withdrawn—not more, not less
- Helps preserve the Payout and Death Benefit Guarantees
- Proportional reductions can reduce guarantees by amounts greater than the withdrawal—the sharper the market decline the heavier the proportional reduction
- The majority of competitors do not make a distinction between scheduled retirement income payments and unscheduled withdrawals—we do!

Ask how Standard Life's Ideal Segregated Funds – Signature Series can work for you.

Ideal 75/100 Series, Ideal 100/100 Series and Ideal Income 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.

www.standardlife.ca

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