

Diversify your portfolio with higher yielding investments, while keeping a tight lid on risk with our Ideal Corporate Bond Fund†.

† This fund holds units of the underlying mutual fund, the Standard Life Corporate Bond Fund.

Lipper Award 2012



The underlying fund won for best fund in the Canadian fixed income category over a 3 year period.

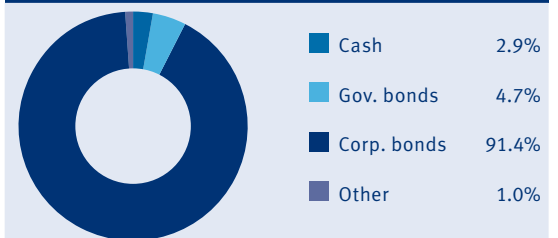
Why should you invest in our Ideal Corporate Bond Fund?

- ▶ Corporate bond funds may provide a higher yield in a low interest rate environment
- ▶ Corporate balance sheets are the strongest they've been in a very long time
- ▶ The fund is actively managed to take advantage of market opportunities
- ▶ Offers additional benefits that only segregated funds can provide

The Ideal Corporate Bond 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

As at January 31, 2012
Standard Life Corporate Bond Fund



Source: Morningstar

Performance

* Inception date:
October 10, 2000

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	10 years	Inception*
1.02%	2.54%	2.88%	6.99%	10.84%	3.83%	5.08%	5.06%

Calendar year returns as at January 31, 2012 (Ideal Segregated Fund: back-end load option)

2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001
5.73%	6.59%	15.67%	-5.99%	-2.47%	3.45%	4.95%	6.44%	11.00%	6.48%	4.85%

Growth of \$10,000 investment

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

As at January 31, 2012 (Ideal Segregated Fund: back-end load option)



Source : Morningstar Direct

There's a product to suit every investment portfolio.

Find the one that's right for you. The Ideal Corporate Bond Fund is available under both the Ideal Segregated Funds – Signature Series and the Ideal Segregated Funds (also known as the Ideal Corporate High Yield Bond Fund).

		Ideal Segregated Funds – Signature Series	
		Ideal 75/100 and Ideal 100/100 Series	Ideal Segregated Funds
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
	Payout Benefit Guarantee ¹	Yes	Yes
	Maturity Benefit Guarantee:		
	75%	Ideal 75/100 Series	Yes
100%	Ideal 100/100 Series	No	
	Benefit from lower management fees (minimum investment of \$250,000)	Platinum Option only	Platinum Option only
	Sigma Assistel gives you access to a 24/7 phone resource line for non-financial matters	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
	Opportunities to bypass probate fees, executor fees and delays ²	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	Yes
	Series/contract-based Maturity and Death Benefit Guarantees means all your premiums are eligible for the guarantee at the same time	Yes	Yes
	Increase your guarantees with resets	Yes	Available on certain load options
	Extend benefits to your spouse with the joint life option (non-registered plans only)	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
	The Standard Life Assurance Company of Canada is a member of Assuris	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.

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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