

Perspecta Investment Options Returns as of 30-04-2012

Managed Accounts (introduced April 2005)

Account name	Not annualized Rate of Return (%)		Annualized Rate of Return (%)				
	1 Month	6 Months	1 Year	3 Years	5 Years	10 Years	Since Inception
Standard Life Canadian Bond Account ^{1**}	-0.083	1.142	5.492	4.520	3.566	3.520	4.620
Standard Life Corporate High Yield Bond Account ^{2**}	-0.220	2.229	5.117	8.074	3.011	3.951	4.211
Standard Life International Bond Account ^{3**}	0.078	-0.139	9.551	0.695	2.802	0.806	2.765
Standard Life Monthly Income Account ^{4**}	-0.344	4.878	2.802	8.801	1.017	-	4.796
Standard Life Balanced Account ^{5**}	-1.490	2.502	-4.654	4.589	-1.576	1.975	4.675
Standard Life Canadian Dividend Growth Account ^{6**}	0.091	6.043	-1.224	9.467	-3.573	3.425	9.259
Standard Life Canadian Equity Account ^{7**}	-0.789	4.582	-9.822	6.467	-2.705	2.267	6.288
Standard Life Canadian Small Cap Account ^{8**}	-3.963	1.331	-20.791	8.716	-6.223	3.288	6.911
Standard Life U.S. Equity Account ^{9**}	-1.227	10.478	6.158	5.533	-4.342	-3.289	1.719
Standard Life U.S. Mid Cap Account ^{10**}	-2.409	12.285	2.845	10.132	-3.545	-	0.025
Standard Life Global Dividend Growth Account ^{11**}	-1.778	8.509	-1.758	5.265	-5.400	-	-0.949
Standard Life International Equity Account ^{12**}	-1.629	4.218	-9.103	3.667	-7.155	-1.570	0.085
Standard Life Global Equity Account ^{13**}	-1.463	8.121	-5.121	8.521	-5.582	-	-0.110
Standard Life European Equity Account ^{14**}	-1.791	5.041	-7.551	5.056	-10.623	-	-1.215
Standard Life Conservative Portfolio Account ^{15**}	-0.344	3.113	3.685	5.091	1.265	-	2.187
Standard Life Moderate Portfolio Account ^{16**}	-0.456	3.837	2.223	5.241	0.393	-	1.978
Standard Life Growth Portfolio Account ^{17**}	-0.738	4.274	-2.227	6.159	-1.321	-	1.933
Standard Life Aggressive Portfolio Account ^{18**}	-0.944	4.941	-4.490	6.279	-2.429	-	2.046

Reflects daily returns which may be positive or negative. Past performance is not indicative of future rates of return.

** For periods less than one year, the management fee is calculated on a prorata basis.

Notes:

- ¹ Reflects return of Standard Life Canadian Bond Fund (A-Series) less 0.0048% for each day the fund value is established.
- ² Reflects return of Standard Life Corporate Bond Fund (A-Series) less 0.0048% for each day the fund value is established.
- ³ Reflects return of Standard Life International Bond Fund (A-Series) less 0.0048% for each day the fund value is established.
- ⁴ Reflects return of Standard Life Monthly Income Fund (A-Series) less 0.0048% for each day the fund value is established.
- ⁵ Reflects return of Standard Life Balanced Fund (A-Series) less 0.0048% for each day the fund value is established.
- ⁶ Reflects return of Standard Life Canadian Dividend Growth Fund (A-Series) less 0.0068% for each day the fund value is established.
- ⁷ Reflects return of Standard Life Canadian Equity Fund (A-Series) less 0.0048% for each day the fund value is established.
- ⁸ Reflects return of Standard Life Canadian Small Cap Fund (A-Series) less 0.0048% for each day the fund value is established.
- ⁹ Reflects return of Standard Life U.S. Equity Value Fund (A-Series) less 0.0048% for each day the fund value is established.
- ¹⁰ Reflects return of Standard Life U.S. Mid Cap Fund (A-Series) less 0.0048% for each day the fund value is established.
- ¹¹ Reflects return of Standard Life Global Dividend Growth Fund (A-Series) less 0.0048% for each day the fund value is established.
- ¹² Reflects return of Standard Life International Equity Fund (A-Series) less 0.0048% for each day the fund value is established.
- ¹³ Reflects return of Standard Life Global Equity Fund (A-Series) less 0.0048% for each day the fund value is established.
- ¹⁴ Reflects return of Standard Life European Equity Fund (A-Series) less 0.0048% for each day the fund value is established.
- ¹⁵ Reflects return of Standard Life Conservative Portfolio Fund (A-Series) less 0.0048% for each day the fund value is established.
- ¹⁶ Reflects return of Standard Life Moderate Portfolio Fund (A-Series) less 0.0048% for each day the fund value is established.
- ¹⁷ Reflects return of Standard Life Growth Portfolio Fund (A-Series) less 0.0048% for each day the fund value is established.
- ¹⁸ Reflects return of Standard Life Aggressive Portfolio Fund (A-Series) less 0.0048% for each day the fund value is established.

All performance data represents past performance and is not necessarily indicative of future results. While every effort has been made to ensure the accuracy of the information, no warranty is expressed or implied as to the accuracy, adequacy or completeness of the information. Neither The Standard Life Assurance Company of Canada (Standard Life) nor the Investment Manager is responsible for any errors, omissions, or for the results obtained from the use of such information. Perspecta Universal Life is offered by Standard Life and is not a product of the Investment Manager. Neither Standard Life nor the Investment Manager guarantee any return.