

### Helping retirees make sure their retirement income lasts a lifetime

Here's how a retired couple combined the Ideal 75/100 Series and Ideal Income Series to guarantee a lifetime income of at least \$18,000 per year, and maintain the ability to withdraw capital without lowering their lifetime payments.



#### Sylvia & Paul's financial situation

Sylvia (65) and Paul (69) are young-at-heart, healthy retirees. They want to travel and enjoy this phase of their lives, without having to worry about outliving their savings. They both come from families who have longevity on their side, so this is a realistic concern for them. While they have sources of income to cover their basic needs, they needed a way to make sure their \$600,000 of savings can finance the kind of retirement they want to enjoy.

#### What Sylvia & Paul have:

- Income that covers their basic needs
- \$600,000 of savings
- Concerns about outliving their income

#### What Sylvia & Paul want:

- To travel
- To know they won't outlive their savings
- The ability to draw more income if their needs are higher during early years of retirement
- Growth potential
- To leave money for their children

*How can Standard Life's Ideal Segregated Funds – Signature Series help Sylvia and Paul enjoy retirement to the fullest?*

## Guaranteed Lifetime Income. Growth Potential. Flexibility. Standard Life's ideal retirement solution for Sylvia & Paul.

<sup>1</sup> Income amount is based on LGWA percentage of 4.5%, and does not take into account any bonuses, resets, additional premiums or withdrawals.

<sup>2</sup> Certain conditions apply. Please refer to the Information Folder for details.

A joint life contract comprised of the Ideal Segregated Funds—Ideal Income Series and Ideal 75/100 Series is a great solution for Sylvia and Paul. Investing \$400,000 of their savings in the Ideal Income Series will provide them with at least \$18,000 per year<sup>1</sup> of income for life. Because Sylvia is the youngest annuitant (65), their Lifetime Guaranteed Withdrawal Amount percentage would be 4.5% of their initial investment. They will receive at least this amount as long as either Paul or Sylvia is alive, even if markets do not perform well or if their funds deplete<sup>2</sup>.

Investing the remaining \$200,000 of their savings in the Ideal 75/100 Series gives them added flexibility. If their income needs are higher in early retirement, they can take money out of this series without impacting their guaranteed payments.

Because they qualify for the Platinum Option, the management fees on both series are very competitive.

### Ideal Income Series offers:

- **Guaranteed lifetime income** for both Sylvia and Paul
- **Automatic reset** every 3 years on the **Guaranteed Withdrawal Balance**. If markets go up, the couple's guaranteed level of income may go up as well

### Ideal 75/100 Series offers:

- **Easy access to capital and flexibility** to withdraw money without impacting their guaranteed lifetime income. Sylvia and Paul could also withdraw more money from their Ideal Income Series, but that might decrease their guaranteed income
- **Two client-initiated resets** per series year on Maturity Guarantee Value let the couple decide when to lock-in market gains

### Both series offer:

- **Competitive management fees**, thanks to the Platinum Option
- Wide range of **investment choices** and **growth potential**
- **100% Death Benefit Guarantee** to protect the couple's capital in case of market downturns, and potentially enhance their legacy
- **Estate planning benefits** that segregated funds can provide
- **Sigma Assistel** telephone service to provide access to non-financial resources

*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](http://www.standardlife.ca)

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