

# Ideal Canadian Bond Fund

Fund Details		
Type of Fund	Bond	
Portfolio Advisor	Standard Life Investments Inc.	
Inception Date of Series	<b>Ideal 75/100 Series</b>	<b>Ideal 100/100 Series</b>
	January 12, 2009 except Platinum option: December 1 <sup>st</sup> , 2009	January 12, 2009 except Platinum option: December 1 <sup>st</sup> , 2009
Management Fees	2.00%	2.20%
	except Platinum option: 1.60%	except Platinum option: 1.80%

## Investment Objectives

The investment objective of the Ideal Canadian Bond Fund is to achieve maximum returns by investing primarily in the most liquid and highest quality government, asset-backed and corporate fixed income securities available on the market.

## Investment Strategies

The investment strategy of the Ideal Canadian Bond Fund is to maintain a high degree of flexibility so as to be able to make changes to the Fund's assets quickly if market conditions change. The Fund will frequently have substantial cash positions for liquidity, strategic and management purposes. Securities other than government guaranteed bonds may not, in aggregate, exceed 50 percent of the Fund at market value. The Fund may use derivatives for non-hedging purposes in order to invest indirectly in securities or financial markets, or gain exposure to other currencies. The Fund may also employ derivative instruments for hedging purposes.

The Ideal Canadian Bond Fund's portfolio is structured within these parameters:

Asset Category	Fund Exposure	
	Minimum	Maximum
Fixed Income	80%	100%
Money Market Instruments & Cash	0%	20%

In the context of the above fund parameters, bonds with a maturity of less than one year may be considered part of the fixed income asset category.

## Top 10 Holdings, as at September 30, 2009

	Investments	Coupon	Maturity Date	% of Net Assets
1	Government of Canada	2.000%	Sept. 1, 2012	8.9
2	Canada Housing Trust	4.550%	Dec. 15, 2012	8.9
3	Province of Quebec	4.500%	Dec. 1, 2019	5.4
4	Province of Quebec	4.500%	Dec. 1, 2016	4.4
5	Canada Housing Trust	3.950%	Dec. 15, 2011	3.9
6	Province of Quebec	5.500%	Dec. 1, 2014	3.6
7	Province of Quebec	6.000%	Oct. 1, 2029	2.8
8	Province of Ontario	6.500%	Mar. 8, 2029	2.6
9	Bank of Nova Scotia, (The)	4.990%	Mar. 27, 2013	2.4
10	Government of Canada	4.000%	June 1, 2041	1.9

## Investment Risks

The Ideal Canadian Bond Fund is subject to asset-backed and mortgaged-backed securities investment risk, credit risk, currency exchange risk, derivatives risk, foreign market risk, fund-of-fund investment risk, interest rate risk, price change risk and series risk. For more information concerning these risks, see Risks of Investing in Ideal Segregated Funds in the *Ideal Segregated Funds – Signature Series Information Folder*.

## Past Performance

The past performance for the Series cannot be shown because the Series have been offered less than one year.

## Financial Highlights

Financial highlights are not available since the Series have not had a financial year end.