

Ideal Dividend Growth & Income Portfolio

Fund Details		
Type of Fund	Fund-of-fund	
Portfolio Advisor	Standard Life Investments Inc.	
Inception Date of Series	Ideal 75/100 Series	Ideal 100/100 Series
	January 12, 2009 except Platinum option: December 1 st , 2009	January 12, 2009 except Platinum option: December 1 st , 2009
Management Fees	2.65%	2.85%
	except Platinum option: 2.05%	except Platinum option: 2.25%

Investment Objectives

The Portfolio's investment objective is to achieve long-term capital growth by investing in a diversified mix of funds, with a focus on dividend growth and monthly income funds.

Investment Strategies

The target asset mix of the Ideal Dividend Growth & Income Portfolio is composed of 20% fixed income funds and 80% equity funds. The strategy is to invest in equity funds from the Standard Life Mutual Fund (SLMF) family with proven long-term performance, while maintaining a small portion in fixed income funds. The mix may fluctuate based on the portfolio manager's expectations of long-term market performance.

The Ideal Dividend Growth & Income Portfolio's investments will be allocated according to the pre-established targets detailed below. We reserve the right to change the target allocation and to remove, replace or add funds to help maintain the investment objectives of the Portfolio. At least once per quarter, or more frequently, if required, the Portfolio will be rebalanced to the target allocation in effect at the time. We will not notify you of these changes.

The current target allocation is as follows:

Underlying Funds	Target Allocation	Category of Underlying Fund
Standard Life Monthly Income Fund	32%	Canadian balanced
Standard Life Global Monthly Income Fund	22%	Global balanced
Standard Life Global Dividend Growth Fund	21%	Global equity
Standard Life Canadian Dividend Growth Fund	15%	Canadian equity
Standard Life U.S. Dividend Growth Fund	10%	U.S. equity

Please refer to Appendix 1 for the objectives and principal strategies of the underlying funds in effect as at the date of this document.

Top 10 Holdings, as at September 30, 2009

Underlying Funds	% of Net Assets of Ideal Portfolio
1 Standard Life Monthly Income Fund	32.2
2 Standard Life Global Monthly Income Fund	22.1
3 Standard Life Global Dividend Growth Fund	20.9
4 Standard Life Canadian Dividend Growth Fund	14.9
5 Standard Life U.S. Dividend Growth Fund	9.9

Investment Risks

The Ideal Dividend Growth & Income Portfolio is subject to fund-of-fund investment risk and is exposed to the risks associated with the investments of the underlying funds, which include, but are not limited to, asset-backed and mortgage-backed securities investment risk, credit risk, currency risk, derivatives risk, equity risk, foreign market risk, interest rate risk, price change risk, series risk and substantial policyholder 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.