

Ideal Monthly Income Fund

Fund Details		
Type of Fund	Balanced	
Portfolio Advisor	Standard Life Investments Inc.	
Inception Date of Series	Ideal 75/100 Series January 12, 2009	Ideal 100/100 Series January 12, 2009
	except Platinum option: December 1 st , 2009	except Platinum option: December 1 st , 2009
Management Fees	2.55%	2.75%
	except Platinum option: 1.95%	except Platinum option: 2.15%

Investment Objectives

The investment objective of the Ideal Monthly Income Fund is to provide capital appreciation while accommodating the needs of investors who are drawing upon their assets for income purposes. To achieve its objective, the Fund invests primarily in a diversified portfolio of Canadian and foreign equities and/or equity-type securities and fixed income securities either directly or through one or more underlying funds.

Investment Strategies

The Ideal Monthly Income Fund invests in a diversified portfolio composed primarily of equities and/or equity-type securities and fixed income securities denominated in Canadian or foreign currency. These securities are offered by Canadian or foreign issuers.

The equity portion of the Fund is composed of a diversified selection of equity and equity-type instruments such as common and preferred shares, rights, convertible securities, trust units (for example, royalty trusts units, income trusts and real estate investment trusts (REITs)), depositary receipts (DRs), and exchange traded funds (ETFs). Moreover, the Fund may invest in units of other funds.

The fixed-income portion of the Fund includes, but is not limited to, bonds and debentures, floating rate notes, mortgage-backed securities, asset-backed securities, and convertible bonds.

The Fund may use derivatives for non-hedging purposes in order to invest indirectly in or gain exposure to other currencies, securities or financial markets. The Fund may also employ derivative instruments for hedging purposes.

The Fund may hold a portion of its assets in cash or money market instruments for strategic reasons.

The Ideal Monthly Income Fund's portfolio is structured within these parameters:

Asset Category	Fund Exposure	
	Minimum	Maximum
Total Equities	20%	65%
Canadian Equities	20%	65%
Foreign Equities	0%	20%
Fixed Income	20%	60%
Money Market Instruments & Cash	0%	15%

Top 10 Holdings, as at September 30, 2009

Investments	Coupon	Maturity Date	% of Net Assets
1 Standard & Poor's Dep. Rec.			5.6
2 Royal Bank of Canada			4.1
3 Toronto-Dominion Bank, The			3.3
4 Bank of Nova Scotia, (The)			3.1
5 Money Market Instruments & Cash			3.1
6 Province of Ontario	5.850%	March 8, 2033	2.8
7 Province of Quebec	4.500%	Dec. 1, 2019	2.4
8 EnCana Corporation			2.2
9 Canadian Imperial Bank of Commerce			2.2
10 Manulife Financial Corporation			2.1

Investment Risks

The Ideal Monthly Income Fund is subject to asset-backed and mortgage-backed securities investment risk, credit risk, currency exchange risk, derivatives risk, equity risk, foreign market 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.