

# How to read the *Ideal Segregated Funds – Signature Series Highlights*

- 1 Type of Fund:**  
The category of the Ideal Segregated Fund.
- 2 Portfolio advisor:**  
The name of the portfolio advisor of the Ideal Segregated Fund, or its underlying fund, as the case may be.
- 3 Inception Date:**  
The date on which the Ideal Segregated Fund became available to policyholders.
- 4 Investment Objectives:**  
An Ideal Segregated Fund's investment objectives describe the nature of the Ideal Segregated Fund or the features that distinguish it from other Ideal Segregated Funds.
- 5 Investment Strategies:**  
An Ideal Segregated Fund's investment strategies determine which type of investments the Ideal Segregated Fund will use to achieve its investment objectives. For Ideal Segregated Funds that invest in underlying funds, we disclose the objectives and principal strategies of the underlying funds in effect as at the date of this document.
- 6 Top 10 Holdings:**  
Top 10 Holdings: This section shows you the top 10 holdings of the Ideal Segregated Fund. For Ideal Segregated Funds that invest more than 50% of their net assets in one underlying fund, we also present the top 10 holdings of the underlying funds, unless otherwise indicated. Please note that this information may change due to ongoing transactions of a Fund. You may obtain a more current listing from your insurance representative or by calling our Customer Service Centre at 1-888-841-6633.
- 7 Investment Risks:**  
There are certain risks associated with allocating premiums to the Ideal Segregated Funds. The degree of risk varies depending on the type of fund. See Risks of Investing in Ideal Segregated Funds in the *Ideal Segregated Funds – Signature Series Information Folder*.
- 8 Past Performance:**  
The charts in this section show how the Ideal Segregated Fund has performed in the past. The returns are calculated assuming all income/gains are retained and reflected in higher Unit Values. The Ideal Segregated Fund's past performance does not necessarily indicate how the Ideal Segregated Fund will perform in the future.
- 9 Year-by-Year Returns:**  
This bar chart shows the annual performance of the Ideal Segregated Fund for the past 10 years or since its inception and illustrates how a premium allocated to the Ideal Segregated Fund on January 1<sup>st</sup> of each year would have increased or decreased by December 31<sup>st</sup> of that year.
- 10 Overall Past Performance:**  
This line graph illustrates the growth of a hypothetical \$10,000 premium allocated to the Ideal Segregated Fund over the past 10 years or since the inception of the Ideal Segregated Fund compared to the growth of the same premium allocated to a blended index and an appropriate market index. For the Ideal Income Balanced Fund, Ideal Balanced Fund, Ideal Monthly Income Fund and Ideal Portfolios, we only compare the past performance of these Funds to that of a blended index. A blended index is a combination of two or more market indices. The widely used market indices are listed and described in Appendix 2.
- 11 Annual Compound Returns:**  
This table shows the historical annual compound total returns of the Ideal Segregated Fund compared to the annual compound total returns of a blended index and an appropriate market index for the past ten years (or since the Ideal Segregated Fund's inception), past five years, past three years and for the past one-year period ending December 31<sup>st</sup>. For the Ideal Income Balanced Fund, the Ideal Balanced Fund, the Ideal Monthly Income Fund and the Ideal Portfolios, we only compare the annual compound returns of these Funds to those of a blended index.

**12 Financial Highlights:**

The tables shown in this section present selected key financial data on the Ideal Segregated Fund and are intended to give you an idea of the Ideal Segregated Fund's financial performance over the past five years (if applicable). The information is taken from the Ideal Segregated Fund's Audited Annual Financial Statements and other internal reports. Audited financial statements for each Ideal Segregated Fund will be made available to you on an annual basis. Interim unaudited financial statements are available upon request.

**13 Ideal 75/100 Series Table:**

This table shows the financial highlights for the Ideal 75/100 Series for all load options except Platinum which is presented separately.

**14 Portfolio Turnover Rate:**

An Ideal Segregated Fund's portfolio turnover rate indicates how actively the Ideal Segregated Fund's portfolio advisor manages the investments in the Fund's portfolio. A portfolio turnover rate of 100 percent is equivalent to the Ideal Segregated Fund buying and selling all of the securities in its portfolio once in the course of a year. The higher a Fund's portfolio turnover rate in a year, the greater the trading costs payable by the Fund in the year and the greater the chance of the Fund receiving taxable capital gains in that year. There is not necessarily a relationship between a high turnover rate and the performance of a Fund.

**15 Ideal 100/100 Series Table:**

This table shows the financial highlights for the Ideal 100/100 Series for all load options except Platinum which is presented separately.

Note: The *Ideal Segregated Funds – Signature Series Highlights* presents specific information on the Ideal Segregated Funds to which you can allocate premiums through the Ideal Segregated Fund Policy. This document should be read in conjunction with the *Ideal Segregated Funds – Signature Series Fund Information Folder*.

For all underlying funds, copies of the *Simplified Prospectus*, the *Annual Information Forms* and the *Annual Audited Financial Statements* or other disclosure documents are available upon request.