

Guarantee Enhancer Strategy



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You want your investments to have growth potential but market volatility makes you nervous? Consider Standard Life's Guarantee Enhancer concept.

The Guarantee Enhancer strategy gives you:

- The growth potential of equity investments
- At minimum, a refund of your initial investment upon 10-year maturity
- Pension-splitting opportunities through Ideal Term Funds

In the following pages, you will find the Guarantee Enhancer Concept personalized for your situation.

This concept requires a 10-year maturity (annuity commencement date) in order to work and assumes a 100% death benefit guarantee applies. Contract must be in force prior to age 80 for a 100% death benefit guarantee to apply. Performance shown is for illustration purposes only and will vary. Term Fund rate will vary at time of purchase. Subject to any applicable death and maturity guarantee, any part of the premium or other amount allocated to an Ideal Segregated fund is invested at the risk of the policyholder and may increase or decrease in value according to fluctuations in the market value of the assets of the Ideal Segregated Fund.

Investment Amount : \$ 100,000

Guarantee Enhancer

10-year Guaranteed Fund Rate : 3.05 %

for the Portfolio : 100.00 %

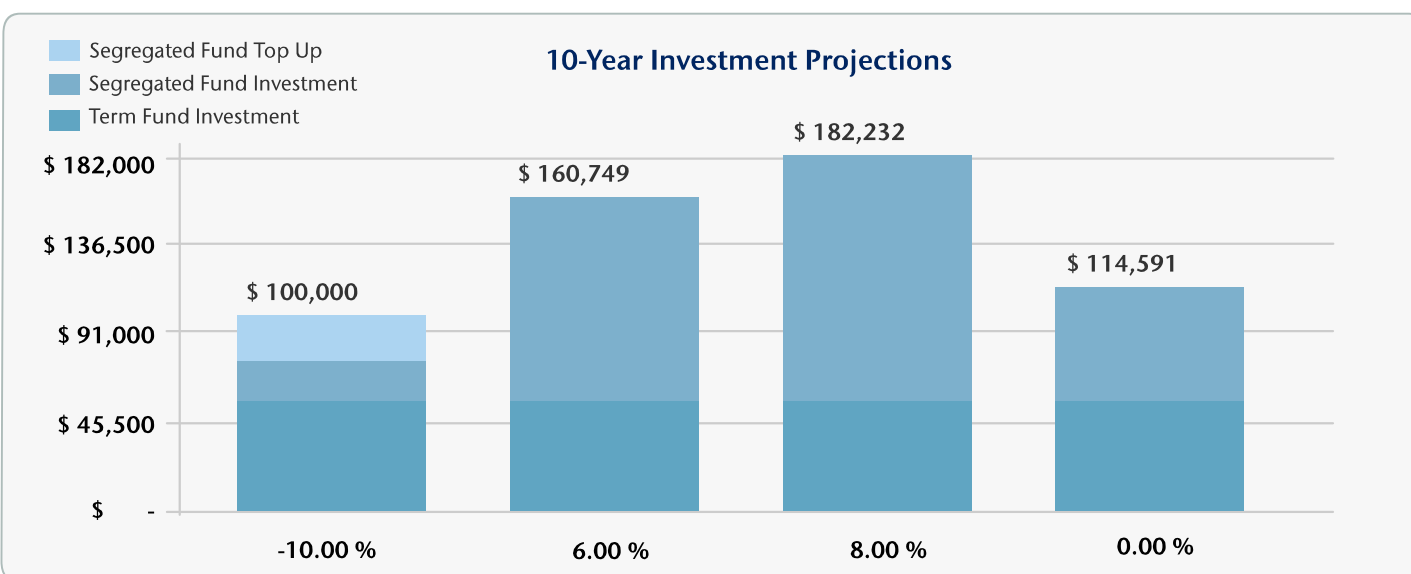
Segregated Fund 10-year

Segregated Fund Return : 0.00 %

Maturity Guarantee : 75 %

Initial Investment Split	Initial Investment Split	Initial Investment	Maturity Benefit Guarantee after 10 years
Segregated Fund Investment	58 %	\$ 58,365	\$ 43,774
Term Fund Investment	42 %	\$ 41,635	\$ 56,226
Total	100 %	\$ 100,000	\$ 100,000

10-Year Investment Projections	At - 10 %	At 6 %	At 8 %	Other 0.00 %
Segregated Fund Investment	\$ 20,351	\$ 104,523	\$ 126,005	\$ 58,365
Segregated Fund Top Up	\$ 23,423	\$ 0	\$ 0	\$ 0
Term Fund Investment	\$ 56,226	\$ 56,226	\$ 56,226	\$ 56,226
Total Portfolio Value	\$ 100,000	\$ 160,749	\$ 182,232	\$ 114,591



For more information, visit the Individual Investment Solutions page at www.standardlife.ca.