

You've got a great advantage with your group savings and retirement program because it helps you save money for the future. But it doesn't make any promise of a minimum retirement income, so it's really up to you to make sure that you've saved enough money for your retirement years.

As a member of your group program, you have certain rights and responsibilities.

| It's your right to receive information about: | It is your responsibility to:   |
|---|---|
| the features of your group program            | use the information and tools provided by your employer and Standard Life                                     |
| the investment options available to you       | seek information about the rules and features of your plan(s)   |
| the tools and services we offer               | choose contribution amounts and investments when and where applicable   |
|   | seek financial and legal advice   |
|   | carefully review your statement to ensure its accuracy and contact Standard Life in case of any discrepancies |

We're always here to help and guide you but this is your life plan so you play a key role in your investment strategy. It is important that you carefully read any related plan material and documentation as you may have other rights and responsibilities regarding your current plan(s).

Remember, you can always find the most up-to-date information about your investment options on the VIP Room, at [www.standardlife.ca](http://www.standardlife.ca). For more information on the rules and features of your program, please contact your employer or call Standard Life.



### Please take note

The amounts you and your employer may contribute to the plan(s) and the performance of the funds in which you invest will affect the amount of money you will accumulate and, in turn, your retirement income. This is why it's so important to review the information presented in your enrolment guide, and when necessary, speak with a qualified investment advisor.