

## Your Plan for life™ statement

for the period of May 2, 2011 to May 19, 2011

**ABC COMPANY**  
**001 - SUB GROUP 001**  
**RS100000**

**YOUR NAME**  
 1234 STREET  
 CITY, PROVINCE 1A1 A1A  
 CANADA

RS100000/001

**SAMPLE**  
 The information is provided  
 for illustration purposes only and  
 does not reflect actual results.

### Your checklist

- Please verify your date of birth. You may update this information using the VIP Room under *Helpful information - Miscellaneous changes form.*

### Your Standard Life group program at a glance (in \$CAD)

Opening value on May 2, 2011	10,783.57
Growth in your plan's value	19.55
<b>Closing value on May 19, 2011</b>	<b>10,803.12</b>

### Your personal rates of return as at May 19, 2011

(in %)	3 months	6 months	1 year	3 years	5 years	10 years	Since your first contribution*
RRSP	0.57	3.88	9.83				8.61

\* You made your first contribution to your: RRSP on January 8, 2010.



### How you can reach Standard Life:

-  The VIP Room at [www.standardlife.ca](http://www.standardlife.ca)  
[member.financialservices@standardlife.ca](mailto:member.financialservices@standardlife.ca)
-  1-800-242-1704  
 FAX 514-499-4480
-  Standard Life  
 Group Savings & Retirement  
 P.O. Box 11464 Succ. Centre-ville  
 Montréal QC H3C 5M3

For demo purposes, the results shown reflect sample data.

## Important notes

### Information privacy

The personal information we have on file for you is kept strictly confidential and is only used, exchanged and retained for the purpose of managing your group savings and retirement plan(s). In particular, this information may be provided to your employer and any authorized advisor of the plan(s). For further details on how we handle your personal information, please see our Privacy Policy at [www.standardlife.ca](http://www.standardlife.ca) (About us section) or call Standard Life at 1-800-242-1704.

### Reviewing your statement

Please look over your statement carefully for any errors, omissions, or other information to ensure there is no discrepancy with the instructions or information you have provided to Standard Life. If you do notice incorrect or missing information on your statement, you must inform Standard Life in writing within 60 days of the date of this statement. Standard Life is not responsible for any errors or omissions for which no notice has been received within that period.

While Standard Life has made every effort to ensure the accuracy of the information contained in your statement, we reserve the right to correct, at anytime, any errors and omissions made and to make the necessary adjustment(s).

Take note that withdrawals and transfers from guaranteed term funds prior to maturity may be subject to Market Value Adjustments (MVA) that could increase or decrease the amount transferred or withdrawn from your account, depending on interest rate levels at that time.

Should you be interested in obtaining more information about different types of investment funds, their risks, market indices, MVAs and fees, you may refer to the VIP Room (at [www.standardlife.ca](http://www.standardlife.ca)), consult your enrolment materials, or call Standard Life at 1-800-242-1704.

We also suggest you keep your statements on file for future reference. For more details about your group retirement plan, please refer to your enrolment information, the VIP Room, or contact Standard Life.

### Personalized Rate of Return (PRR)

Your PRR represents the performance of both guaranteed and market-related funds under the corresponding plan, and has been calculated in accordance with the Canadian Life and Health Insurance Association (CLHIA) recommendations using the Newton-Raphson Dollar Weighted formula, also known as the Internal Rate of Return (IRR). This formula takes into account the amount of time you have been invested in the investment fund(s), the performance of the fund(s) over that time, and the amount and timing of contributions and withdrawals that you may have made. The PRR is shown for periods ranging from three months to ten years (depending on how long you have been in the plan), and since your first contribution to the plan. Returns for periods longer than one year are converted to an annual rate.

### Harmonized Sales Tax (HST)

As per federal government taxation rules, the HST must be charged on Investment Management Fees (IMFs) and certain other fees in provinces where HST applies. If the policyholder (i.e. your employer in most cases) of your plan is based in one of the provinces below, the appropriate HST on IMFs will be deducted from the unit values on your account, while HST on other fees (if applicable) will be applied when those fees are charged. Taxes in the various provinces apply as follows:

- If the policyholder of your plan is based in British Columbia or Ontario, HST will be charged 12% for B.C. and 13% for Ontario, as of July 1, 2010.
- If the policyholder of your plan is based in New Brunswick, Nova Scotia, or Newfoundland, where these regulations came into effect on May 1, 2010, HST will be charged retroactively to that date. (HST rates are 13% for N.B. and Nfld., and 13% from May 1, 2010 to June 30, 2010 for N.S., then 15% as of July 1, 2010.)
- If the policyholder of your plan is based in Québec, the tax rates are 5% GST and 7.5% QST. (Note the QST will increase to 8.5% as of January 1, 2011, and to 9.5% as of January 1, 2012.)
- If the policyholder of your plan is based in Alberta, Saskatchewan, Manitoba, Prince Edward Island, Northwest Territories, Nunavut or Yukon Territory only GST (5%) applies.

### Administration fees as at May 19, 2011

In service withdrawals	See note 1
Frequent trader fee	See note 2
Market Value Adjustment (MVA)	See note 3
For all other fees	See note 4
1.	<i>first withdrawal in calendar year free, subsequent withdrawals \$25.00</i>
2.	<i>If your trading is considered to be excessive, Standard Life will give you 30 days notice that a transaction penalty will be charged to you (i.e. the greater of \$25 per transaction or 2% of the transaction amount). This charge will be applied as of the third inter-fund transfer you make per account during a calendar month.</i>
3.	<i>You may be subject to a positive or negative MVA should you withdraw assets from a guaranteed income fund before its due date.</i>
4.	<i>Please contact Standard Life at 1-800-242-1704.</i>