

Your Plan for life™ statement

for the period of January 15, 2011 to April 30, 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.

Did you know?

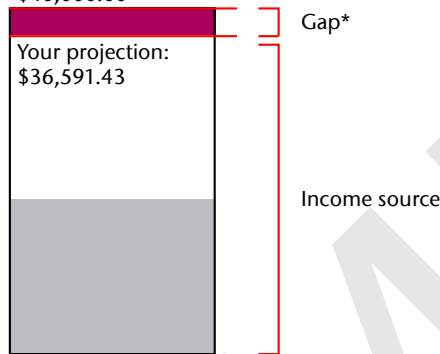
You can update your projection anytime through the VIP Room using the Retirement Calculator.



Your Retirement checkup™

Your goal:
 \$40,000.00

Your projection:
 \$36,591.43



- Gap* \$3,408.57
- Group income \$18,749.23
- Other income \$0.00
- Personal savings \$0.00
- Government \$17,842.20

*Your goal – Your projection = Gap

What if there's a gap?

Remember, the retirement income gap result is an estimate in today's dollars. Changes to your annual contribution level, investment earnings and inflation before and after retirement, as well as other sources of retirement income will impact the final amount.

Here are steps that you can take now to narrow the gap:

- **Increase your registered contributions:** are you contributing the maximum amount allowed under your group program and/or personal registered savings plans, like an RRSP or a TFSA?
 - Did you know that you could close your gap of \$1,000.00 a year**
 - by increasing your monthly registered contributions by **\$37.00** ^{1, 2, 3, 5}, Or
 - by making or increasing your TFSA monthly contributions by **\$22.00** ^{1, 2, 3, 5?}
- **Contribute to a personal non-registered plan:** this is a good way to save more than your allowable tax-sheltered contribution room.
 - Did you know that you could close your gap of \$1,000.00 a year by making a monthly non-registered contribution of \$37.00** ^{1, 2, 3, 5?}
- **Rethink your retirement age:** you may choose to work beyond age 65, if your health and employment permit it.
- **Review your investment period and investor profile:** it's important to review your retirement savings strategy on a regular basis to make sure that you are moving towards your retirement savings goal.



For demo purposes, the results shown reflect sample data.

Data used to establish your projection

Current account balance	\$10,783.50
Contribution to your group program in the last 12 months	\$7,583.92
Estimated annual pension from your Defined Benefit plan (if applicable)	\$0.00
Expected retirement age	65
Government benefits	\$17,842.20

Include your other sources of assets

Your estimated annual retirement income (based on most common sources)			
A. Projected annual income from your Standard Life registered assets ⁶			\$36,591.43
B. Other current registered assets (total) ⁴	\$ _____	x 0.15 ^{1,2,5}	\$ _____
C. Other registered contributions (annual) ⁴	\$ _____	x 2.258 ^{1,2,3,5}	\$ _____
D. Other current TFSA assets (total) ⁴	\$ _____	x 0.251 ^{1,2,3,5}	\$ _____
E. Other TFSA contributions (annual) ⁴	\$ _____	x 3.764 ^{1,2,3,5}	\$ _____
F. Other current non-registered assets (total) ⁴	\$ _____	x 0.122 ^{1,2,3,5}	\$ _____
G. Other non-registered contributions (annual) ⁴	\$ _____	x 2.275 ^{1,2,3,5}	\$ _____
H. Other income from personal sources			\$ _____
I. TOTAL PROJECTED ANNUAL RETIREMENT INCOME			\$ _____

Assumptions

1. The projected value of your account at retirement age is provided in future dollars and represents the gross income generated by registered assets and the equivalent gross income generated by non-registered and TFSA assets. It is based on the following assumptions: date of birth March 1, 1973; retirement age 65; rate of return 5.00%; marginal tax rate 40.00%; no withdrawals are made until retirement and your projected future contributions are not greater than the maximum registered contribution amount.
2. Contributions remain the same every year.
3. Based on a term-certain annuity until age 90, rate of return 5.00% and illustrated in today's dollars.
4. From your statements of other savings plans not included in your Standard Life group program.
5. Inflation until retirement is 2.00%.
6. The calculation of the projected value includes the government benefits. The maximum eligible dollar amount is assumed. You may not be eligible to the maximum, please refer to the member VIP room Retirement Calculator tool assumptions tab to make adjustments.

Important notes

Retirement checkup™

The income projection presented in this statement is intended for illustration purposes only and does not constitute a guarantee or promise of any benefit by Standard Life or your plan sponsor.

This projection is based on the current balance of your accounts and assumes, in addition to any assumptions referred to previously, that your future regular contributions will remain at the level of the last 12 months, and does not include any future voluntary or optional additional contributions or money that may be transferred to one of your accounts in the future. Accumulations under non-registered plans, Spousal RSPs, RIFs, LRIFs, LIFs and Spousal RIFs are not taken into account.

Standard Life is not responsible for any harm, loss or damage that may arise in connection with the use you made, or that you could make, of this projection, including any reliance that you may place upon it.