

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

## Your Plan for life™ statement

for the period of January 10, 2011 to March 20, 2011

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

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

RS100000/001

### 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 January 10, 2011	8,410.62
Payroll contributions	1,761.50
Growth in your plan's value	134.59
<b>Closing value on March 20, 2011</b>	<b>10,306.71</b>

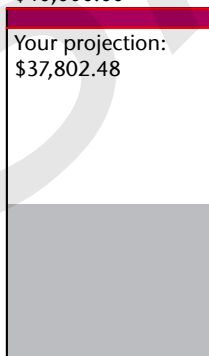
### Your personal rates of return as at March 20, 2011

(in %)	3 months	6 months	1 year	3 years	5 years	10 years	Since your first contribution*
RRSP	1.47	4.28	8.01				8.05

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

### Your Retirement checkup™

Your goal: \$40,000.00  
Your projection: \$37,802.48  
Gap: \$2,197.52



**Are you reaching your retirement goal?**

See page 2 for details



#### 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.

**Did you know?**

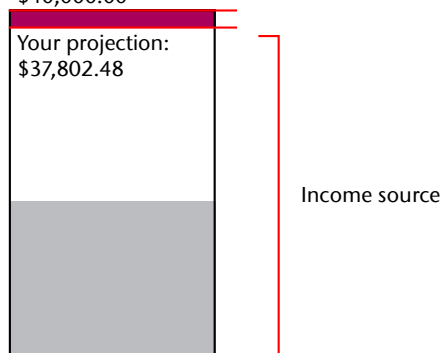
You can update your projection anytime through the VIP Room using the Retirement Calculator.



**Your Retirement checkup™**

Your goal:  
\$40,000.00

Your projection:  
\$37,802.48



- Gap\* \$2,197.52
- Group income \$19,991.72
- Other income \$0.00
- Personal savings \$0.00
- Government \$17,810.76

\*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** <sup>1, 2, 3, 5</sup>, **Or**
    - **by making or increasing your TFSA monthly contributions by \$22.00** <sup>1, 2, 3, 5?</sup>
- **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** <sup>1, 2, 3, 5?</sup>
- **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.



**Data used to establish your projection**

Current account balance	\$10,306.71
Contribution to your group program in the last 12 months	\$8,126.75
Estimated annual pension from your Defined Benefit plan (if applicable)	\$0.00
Expected retirement age	65
Government benefits	\$17,810.76

**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 <sup>6</sup>			\$37,802.48
B. Other current registered assets (total) <sup>4</sup>	\$ _____	x 0.151 <sup>1,2,5</sup>	\$ _____
C. Other registered contributions (annual) <sup>4</sup>	\$ _____	x 2.269 <sup>1,2,3,5</sup>	\$ _____
D. Other current TFSA assets (total) <sup>4</sup>	\$ _____	x 0.251 <sup>1,2,3,5</sup>	\$ _____
E. Other TFSA contributions (annual) <sup>4</sup>	\$ _____	x 3.781 <sup>1,2,3,5</sup>	\$ _____
F. Other current non-registered assets (total) <sup>4</sup>	\$ _____	x 0.123 <sup>1,2,3,5</sup>	\$ _____
G. Other non-registered contributions (annual) <sup>4</sup>	\$ _____	x 2.281 <sup>1,2,3,5</sup>	\$ _____
H. Other income from personal sources			\$ _____
<b>I. TOTAL PROJECTED ANNUAL RETIREMENT INCOME</b>			<b>\$ _____</b>

**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.

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## Your Plan for life™ statement

for the period of January 10, 2011 to March 20, 2011

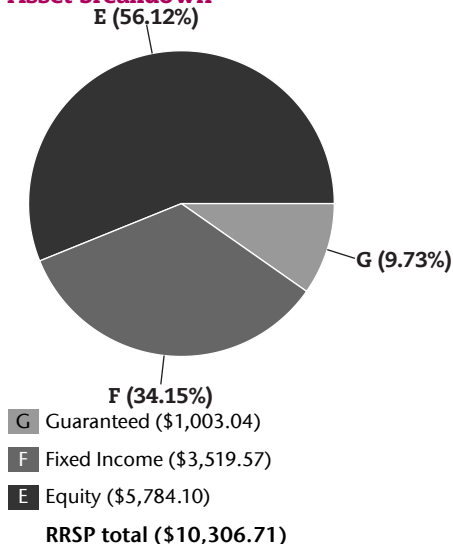
### YOUR NAME

Client number: RS100000/001

Member number: 1234567

### Information about your Registered retirement savings plan (RRSP)

#### Asset breakdown



#### Your RRSP assets at a glance (in \$CAD)

Opening value on January 10, 2011	8,410.62
Payroll contributions - Employee contributions	1,120.96
Payroll contributions - Employer contributions	640.54
Growth in your plan's value	134.59
<b>Closing value on March 20, 2011</b>	<b>10,306.71</b>

#### Your RRSP assets by account at March 20, 2011 (in \$CAD)

Value of your Employee contributions account	6,558.22
Value of your Employer contributions account	3,748.49
<b>Total</b>	<b>10,306.71</b>

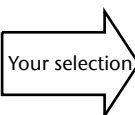
### Details on your RRSP assets and investments as at March 20, 2011

	Asset balance (\$)	Asset mix (%)	Number of units owned	Unit value (\$)	Average purchase price (\$)	One year fund net rate of return (%)	Investment Management Fees (%)
<b>G</b> Standard Life 5 year compound interest accumulator	1,003.04	9.73				3.42	
<b>F</b> Canadian Bond Index - Fund Manager A	3,519.57	34.15	175.162	20.093	19.688	4.29	
<b>E</b> Canadian Equity - Fund Manager B	1,619.56	15.71	38.514	42.051	38.375	11.75	
<b>E</b> Canadian Dividend - Fund Manager A	1,582.12	15.35	56.756	27.876	26.039	8.31	
<b>E</b> US Equity - Fund Manger B	1,357.24	13.17	140.212	9.680	9.135	7.86	
<b>E</b> International Equity - Fund Manager B	1,225.18	11.89	108.755	11.266	10.871	5.48	
<b>RRSP total</b>	<b>10,306.71</b>	<b>100</b>					

### Your RRSP investment instructions

You've selected an Avenue Portfolio™ for a **Moderate** risk investor with **more than 25 years until retirement**.

Investment horizon	Investor profile		
	Conservative	Moderate	Aggressive
>25			
10 to 25			
<10			



10.000%	Standard Life 5 year compound interest accumulator
35.000%	Canadian Bond Index - Fund Manager A
15.000%	Canadian Equity - Fund Manager B
15.000%	Canadian Dividend - Fund Manager A
13.000%	US Equity - Fund Manger B
12.000%	International Equity - Fund Manager B

These investment instructions apply to the following accounts:

- Employee contributions
- Employer contributions

For demo purposes, the results shown reflect sample data.

Detailed RRSP transactions from January 10, 2011 to March 20, 2011

Date	Total amount (\$)	Transaction & fund	Fund amount (\$)	Unit value / Interest rate (%)	Number of units / Maturity date	Maturity value (\$)
<b>Employee contributions</b>						
<b>Total Regular contribution for the period: \$1,120.96</b>						
2011-01-20	203.81	<b>Regular contribution</b>				
		Standard Life 5 year compound interest accumulator	20.38	3.100	2016-01-31	23.76
		Canadian Bond Index - Fund Manager A	71.33	19.885	3.587	
		Canadian Equity - Fund Manager B	30.57	40.632	0.752	
		Canadian Dividend - Fund Manager A	30.57	27.105	1.128	
		US Equity - Fund Manger B	26.50	9.785	2.708	
		International Equity - Fund Manager B	24.46	11.396	2.146	
2011-02-09	203.81	<b>Regular contribution</b>				
		Standard Life 5 year compound interest accumulator	20.38	3.300	2016-02-29	24.01
		Canadian Bond Index - Fund Manager A	71.33	19.834	3.596	
		Canadian Equity - Fund Manager B	30.57	41.789	0.732	
		Canadian Dividend - Fund Manager A	30.57	27.726	1.103	
		US Equity - Fund Manger B	26.50	10.065	2.633	
		International Equity - Fund Manager B	24.46	11.741	2.083	
2011-02-17	203.81	<b>Regular contribution</b>				
		Standard Life 5 year compound interest accumulator	20.38	3.300	2016-02-29	24.00
		Canadian Bond Index - Fund Manager A	71.33	19.803	3.602	
		Canadian Equity - Fund Manager B	30.57	42.855	0.713	
		Canadian Dividend - Fund Manager A	30.57	28.284	1.081	
		US Equity - Fund Manger B	26.50	10.126	2.617	
		International Equity - Fund Manager B	24.46	11.716	2.088	
2011-03-03	305.72	<b>Regular contribution</b>				
		Standard Life 5 year compound interest accumulator	30.57	3.175	2016-03-31	35.83
		Canadian Bond Index - Fund Manager A	107.00	19.866	5.386	
		Canadian Equity - Fund Manager B	45.86	42.910	1.069	
		Canadian Dividend - Fund Manager A	45.86	28.239	1.624	
		US Equity - Fund Manger B	39.74	9.927	4.003	
		International Equity - Fund Manager B	36.69	11.687	3.139	
2011-03-17	203.81	<b>Regular contribution</b>				
		Standard Life 5 year compound interest accumulator	20.38	2.950	2016-03-31	23.60
		Canadian Bond Index - Fund Manager A	71.33	20.094	3.550	
		Canadian Equity - Fund Manager B	30.57	42.091	0.726	
		Canadian Dividend - Fund Manager A	30.57	27.829	1.098	
		US Equity - Fund Manger B	26.50	9.641	2.749	
		International Equity - Fund Manager B	24.46	11.243	2.176	
2011-03-20	85.62	<b>Interest/investment income</b>				
		Standard Life 5 year compound interest accumulator	3.24			
		Canadian Bond Index - Fund Manager A	12.93			
		Canadian Equity - Fund Manager B	36.67			
		Canadian Dividend - Fund Manager A	27.77			
		US Equity - Fund Manger B	-2.45			

For demo purposes, the results shown reflect sample data.

## Your Plan for life™ statement

for the period of January 10, 2011 to March 20, 2011

**YOUR NAME**

Client number: RS100000/001

Member number: 1234567

**Detailed RRSP transactions from January 10, 2011 to March 20, 2011**

Date	Total amount (\$)	Transaction & fund	Fund amount (\$)	Unit value / Interest rate (%)	Number of units / Maturity date	Maturity value (\$)
		International Equity - Fund Manager B	7.46			
<b>Employer contributions</b>						
<b>Total Regular contribution for the period: \$640.54</b>						
2011-01-20	116.46	<b>Regular contribution</b>				
		Standard Life 5 year compound interest accumulator	11.65	3.100	2016-01-31	13.58
		Canadian Bond Index - Fund Manager A	40.76	19.885	2.050	
		Canadian Equity - Fund Manager B	17.47	40.632	0.430	
		Canadian Dividend - Fund Manager A	17.46	27.105	0.644	
		US Equity - Fund Manger B	15.14	9.785	1.547	
		International Equity - Fund Manager B	13.98	11.396	1.227	
2011-02-09	116.46	<b>Regular contribution</b>				
		Standard Life 5 year compound interest accumulator	11.65	3.300	2016-02-29	13.73
		Canadian Bond Index - Fund Manager A	40.76	19.834	2.055	
		Canadian Equity - Fund Manager B	17.47	41.789	0.418	
		Canadian Dividend - Fund Manager A	17.46	27.726	0.630	
		US Equity - Fund Manger B	15.14	10.065	1.504	
		International Equity - Fund Manager B	13.98	11.741	1.191	
2011-02-17	116.46	<b>Regular contribution</b>				
		Standard Life 5 year compound interest accumulator	11.65	3.300	2016-02-29	13.72
		Canadian Bond Index - Fund Manager A	40.76	19.803	2.058	
		Canadian Equity - Fund Manager B	17.47	42.855	0.408	
		Canadian Dividend - Fund Manager A	17.46	28.284	0.617	
		US Equity - Fund Manger B	15.14	10.126	1.495	
		International Equity - Fund Manager B	13.98	11.716	1.193	
2011-03-03	174.70	<b>Regular contribution</b>				
		Standard Life 5 year compound interest accumulator	17.47	3.175	2016-03-31	20.47
		Canadian Bond Index - Fund Manager A	61.15	19.866	3.078	
		Canadian Equity - Fund Manager B	26.21	42.910	0.611	
		Canadian Dividend - Fund Manager A	26.20	28.239	0.928	
		US Equity - Fund Manger B	22.71	9.927	2.288	
		International Equity - Fund Manager B	20.96	11.687	1.793	
2011-03-17	116.46	<b>Regular contribution</b>				
		Standard Life 5 year compound interest accumulator	11.65	2.950	2016-03-31	13.49
		Canadian Bond Index - Fund Manager A	40.76	20.094	2.028	
		Canadian Equity - Fund Manager B	17.47	42.091	0.415	
		Canadian Dividend - Fund Manager A	17.46	27.829	0.627	
		US Equity - Fund Manger B	15.14	9.641	1.570	
		International Equity - Fund Manager B	13.98	11.243	1.243	

For demo purposes, the results shown reflect sample data.

**Detailed RRSP transactions from January 10, 2011 to March 20, 2011**

Date	Total amount (\$)	Transaction & fund	Fund amount (\$)	Unit value / Interest rate (%)	Number of units / Maturity date	Maturity value (\$)
2011-03-20	48.97	Interest/investment income				
		Standard Life 5 year compound interest accumulator	1.89			
		Canadian Bond Index - Fund Manager A	7.39			
		Canadian Equity - Fund Manager B	20.95			
		Canadian Dividend - Fund Manager A	15.88			
		US Equity - Fund Manger B	-1.40			
		International Equity - Fund Manager B	4.26			

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



**Your personal information**

Member number	1234567
Certificate number	ABC123
Date of birth	March 1, 1973
Date of employment	June 1, 2009
Date(s) of plan membership	
<b>Registered retirement savings plan</b>	June 1, 2009
Marital status	Married
Spouse's name	Not applicable
Spouse's date of birth	
Email address	email address
Preferred statement format	
Preferred language	English

**Your beneficiary(ies)**

<b>Registered retirement savings plan</b>
ESTATE

# Your Plan for life™ statement

for the period of January 10, 2011 to March 20, 2011

## YOUR NAME

Client number: RS100000/001

Member number: 1234567

## 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.

### 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, LRRIFs, 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.

### 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.

### Investment information

The net rate of return reflects the performance of market-related funds for the period shown, taking into account applicable Investment Management Fees (IMFs) and fund operating expenses (such as fund audit, custodial fees, interest charges and taxes). When a fund has been offered under your plan for less than one year, no figure will appear.

Market-related funds are not guaranteed and their unit value may vary according to market conditions and the success of the funds' managers.

### 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 March 20, 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>