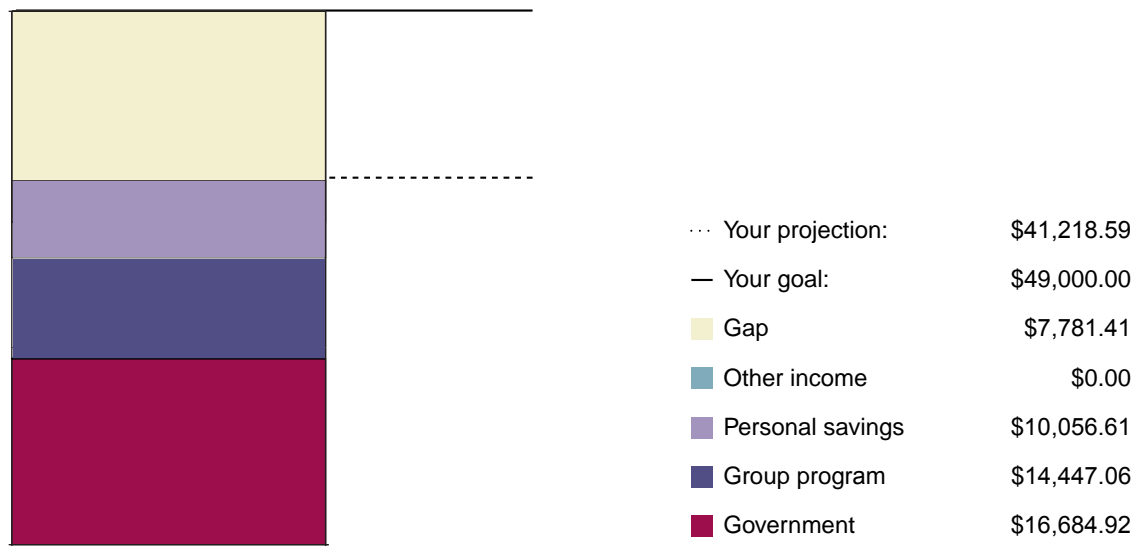


For demo purposes, the results shown reflect sample data.

Retirement Calculator Report

You'll find below an overview of your latest retirement income projection results. We encourage you to review our suggestions designed to help you stay on track of your goals. You may always contact Standard Life at 1-800-242-1704 if you have any questions or need guidance.

Your projection



Our suggestions

To reach your retirement income goal, you should *increase*:

- your registered contributions from \$5,000.00 to \$6,600.00, and
- your contributions to a Tax-Free Savings Account (TFSA) from \$0.00 to \$3,000.00

Could you save a little more?

If you don't think you can afford to increase your contributions, you may want to take a closer look at your personal budget and spending habits. You may be surprised at how much you can save by cutting out that expensive latte everyday!

For demo purposes, the results shown reflect sample data.

Retirement Calculator Report

Personal information

Date of birth: December 30, 1969

Current salary: \$70,000

Unused RRSP contributions: \$12,000

Unused TFSA contributions:

Investor profile Moderate

Retirement goals

Planned retirement age: 65

Desired retirement income:

Based on Expected retirement expenses or Desired lifestyle:

Based on the replacement of 70.0% of my pre-retirement salary \$70,000

Current salary of: \$70,000

Increased at rate of: 3.0%

Standard Life group program assets

			Use last 12 months	Use revised amount(s)
Include	Plan	Assets	Annual contributions	
	RRSP	20,323.34 \$	4,000.00 \$	0.00 \$
	RPP	21,127.77 \$	2,000.00 \$	0.00 \$

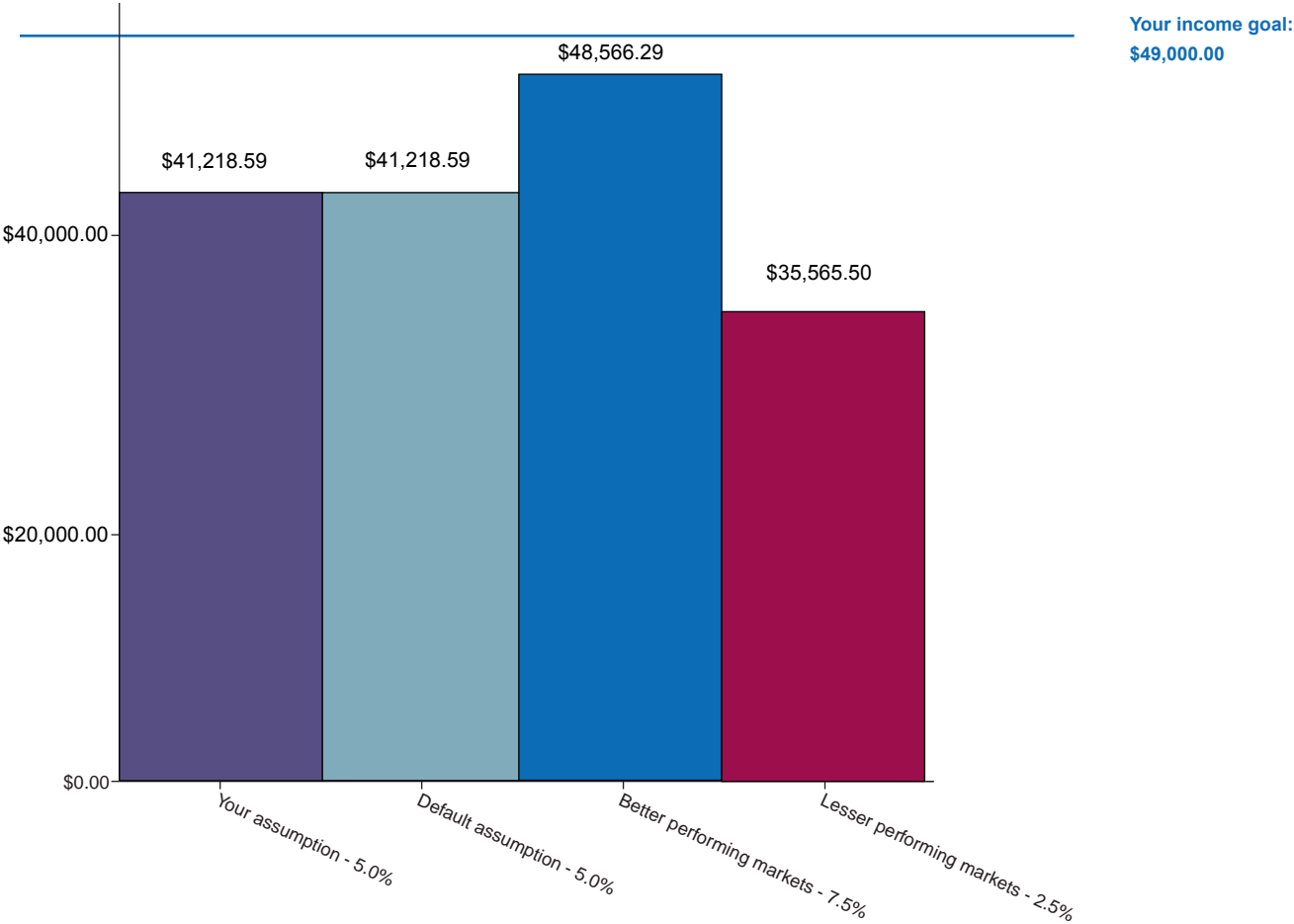
For demo purposes, the results shown reflect sample data.

Retirement Calculator Report

Personal sources of income

Savings/Income	Value	Annual contributions
Registered savings	15,000.00 \$	5,000.00 \$
Non-registered savings	0.00 \$	0.00 \$
Tax-Free Savings Account (TFSA)	0.00 \$	0.00 \$
Defined Benefit (DB) pension	0.00 \$	
Other income	0.00 \$	

What if?



Retirement age: 65

Contribution allocation: \$5,000.00

Life expectancy: 90

For demo purposes, the results shown reflect sample data.

Retirement Calculator Report

Your assumptions

Date of birth: December 30, 1969

Investor profile Moderate

Current salary: \$70,000

Unused RRSP contributions: \$12,000

Unused TFSA contributions:

Marginal tax rate: 40%

Pension adjustment (PA): 0

Inflation rate 3.0%

Life expectancy: 90 (asset depletion period of 25 years)

Government benefits

- **CPP/QPP:** 100%
- **OAS:** 100%

Net rate of return:

- **Before retirement:** 5.0%
- **During retirement:** 5.0%

For demo purposes, the results shown reflect sample data.

Retirement Calculator Report

The numbers behind your projection

The projected retirement income of **\$41,218.59**, at age **65**, is derived as per the table below. All values represent gross annual amounts and, with the exception of Accumulated assets, all amounts are in today's dollars.

Source	Accumulated assets (\$) at age 65		Annual income (\$) at age 65
Group program	Bridging		
Reg (e.g. RRSP)	\$460,804.89		\$14,792.96
Non-registered	\$0.00	\$0.00	\$0.00
TFSA	\$0.00	\$0.00	\$0.00
	\$460,804.89	\$0.00	\$14,792.96
Personal			
Reg (e.g. RRSP)	\$314,743.44	0.00	\$10,056.61
Non-registered	\$0.00	0.00	\$0.00
TFSA	\$0.00	0.00	\$0.00
	\$314,743.44	\$0.00	\$10,056.61
Government			
CPP/QPP	0.00	0.00	\$10,614.96
OAS	0.00	0.00	\$6,069.96
		\$0.00	\$16,684.92
Other			
DB pension			\$0.00
Other income			\$0.00
			\$0.00
	\$775,548.33	\$0.00	\$41,218.59

For demo purposes, the results shown reflect sample data.

Retirement Calculator Report

Disclaimer

This projection is presented to you for illustration purposes only and does not constitute a guarantee or promise of any benefit by The Standard Life Assurance Company of Canada (Standard Life) or your plan sponsor.

This projection is based on the current balance of your accounts and on future regular contributions only and does not include any future voluntary or optional ancillary contributions or money that may be transferred to one of your accounts in the future. Accumulations under Spousal RSPs, RIFs, LRIFs, LIFs and Spousal RIFs are not taken into account. The specific provisions applicable to your Defined Benefit pension plan, such as the integration and coordination clauses, as well as the risks related to solvency, were not considered and could have an impact on the Estimated annual pension from your Defined Benefit plan amount.

While every effort has been made to present you with the most accurate information based on the information found in our records, this statement is not exempt from an error, omission or mistake (whether clerical or technical) made in good faith. Standard Life reserves the right to correct, modify and replace this statement under such circumstances.