Group Savings & Retirement

What sets us apart?

STANDARD LIFE

You do.

The cornerstone of our operations is one simple premise: create an *exceptional customer experience*. This is not a program or a short-term goal, but rather a philosophy that cultivates an ongoing process in which we consciously put ourselves in our clients' shoes. It's a philosophy that transcends all aspects of our business process from innovative product design to dealing with external clients like advisors, sponsors and members. Consequently, we always strive to offer top quality solutions and *all* situations are approached with excellence in mind.

Simply put, our commitment is to you, our client. It always has been, and we've been doing business this way since 1833.

Proof of excellence

How do we know that we're doing a good job? Well for starters:

- Our client focus has earned us a 94.3% Client Retention Rate for all product lines at Standard Life.
- We can boast an outstanding 97.6% client retention rate for the Group Savings & Retirement division.
- Standard Life has less than 5%[1] of its entire client base invested in low-yielding, passive, default investments, an industry-leading low (some suppliers confess a 30%[2, 3] default rate for their members).

We don't just keep our clients, we keep our clients educated. Members are making informed decisions and our sponsors are knowledgeable and competent administrators. If they need help, they know they can depend on the expertise of their advisor or just come straight to us. Everybody has exceptional tools and services at their disposal so they can move forward with confidence.

1 Benefits Canada, 2007 CAP Member Survey
2 Based on Standard Life client base as at mid-year 2008
3 2008 Benefits Canada DC Summit

More proof

Over the years, Standard Life's products and services have earned the company an excellent reputation in the financial industry. All of our tools and services were designed to reflect the company's mission to create valuable relationships with clients by helping them build and protect their assets. As a result, Standard Life has recently been recognized for several of its many accomplishments.

2009

- Our plan sponsor VIP Room was selected as a finalist for the *Electronic business-to-business* (B2B) category in the 2009 OCTAS contest.
- A *Commerce/Léger Marketing* survey ranked Standard Life among 150 companies most admired by Quebecers.
- Our member VIP Room wins the 2009 Best of Show, Electronic material category.*

* IFCA insurance and financial communicators association

2008

- Standard Life launches its cutting-edge site known as the member VIP Room as part of its Plan for life™ program. Subsequently, Benefits Canada picked the site for top honours in the Plan Member Communications category.**

** BENEFITS CANADA Awards

Flip open these pages to learn more about our client-focused innovations…

Our trademark Avenue Portfolios™ and innovative Monitored Avenue Portfolios Program™ (MAPP)

We pioneered our trademark Avenue Portfolios back in the nineties well before competitors were offering a combination of lifestyle and lifecycle funds. And we continue to innovate, never resting on our laurels.

With Avenue Portfolios at its heart, MAPP offers a complete “à la carte” menu, ongoing fund monitoring and expert change management. Have a look at the chart below to get a feel for the simple matrix that makes investing easy.

Investor profile

Investment period	Conservative	Moderate	Aggressive
> 25 years	50% Fixed Income 25% Canadian Equity 25% Foreign Equity	37% Fixed Income 31% Canadian Equity 32% Foreign Equity	20% Fixed Income 40% Canadian Equity 40% Foreign Equity
20-25 years	54% Fixed Income 23% Canadian Equity 23% Foreign Equity	41% Fixed Income 29% Canadian Equity 30% Foreign Equity	26% Fixed Income 37% Canadian Equity 37% Foreign Equity
15-20 years	58% Fixed Income 21% Canadian Equity 21% Foreign Equity	45% Fixed Income 27% Canadian Equity 28% Foreign Equity	31% Fixed Income 34% Canadian Equity 35% Foreign Equity
10-15 years	62% Fixed Income 19% Canadian Equity 19% Foreign Equity	49% Fixed Income 26% Canadian Equity 25% Foreign Equity	36% Fixed Income 32% Canadian Equity 32% Foreign Equity
< 10 years	65% Fixed Income 18% Canadian Equity 17% Foreign Equity	53% Fixed Income 24% Canadian Equity 23% Foreign Equity	40% Fixed Income 30% Canadian Equity 30% Foreign Equity

For over a decade we’ve been providing an investment solution that is:

Simplified

- Clear investment options give members the opportunity to invest according to their individual investor profile and investment time frame
- Accessible guidance is offered to help members stay on track with their investments

Risk-managed

- Asset Rebalancing offered quarterly ensures the chosen mix stays constant
- Life Cycle Movement and Target Year Funds allow for regular adjustments so that members always stay on track
- Monitoring with the MAPP program is ongoing as a matter of course to ensure there is no deviation in the portfolio’s long-term objective

Affordable

- No cross subsidization – member investment management fees are based solely on funds in their portfolios
- Plan sponsors avoid duplicate costs for custody, valuation, and auditing because of group buying power

Transparent and compliant

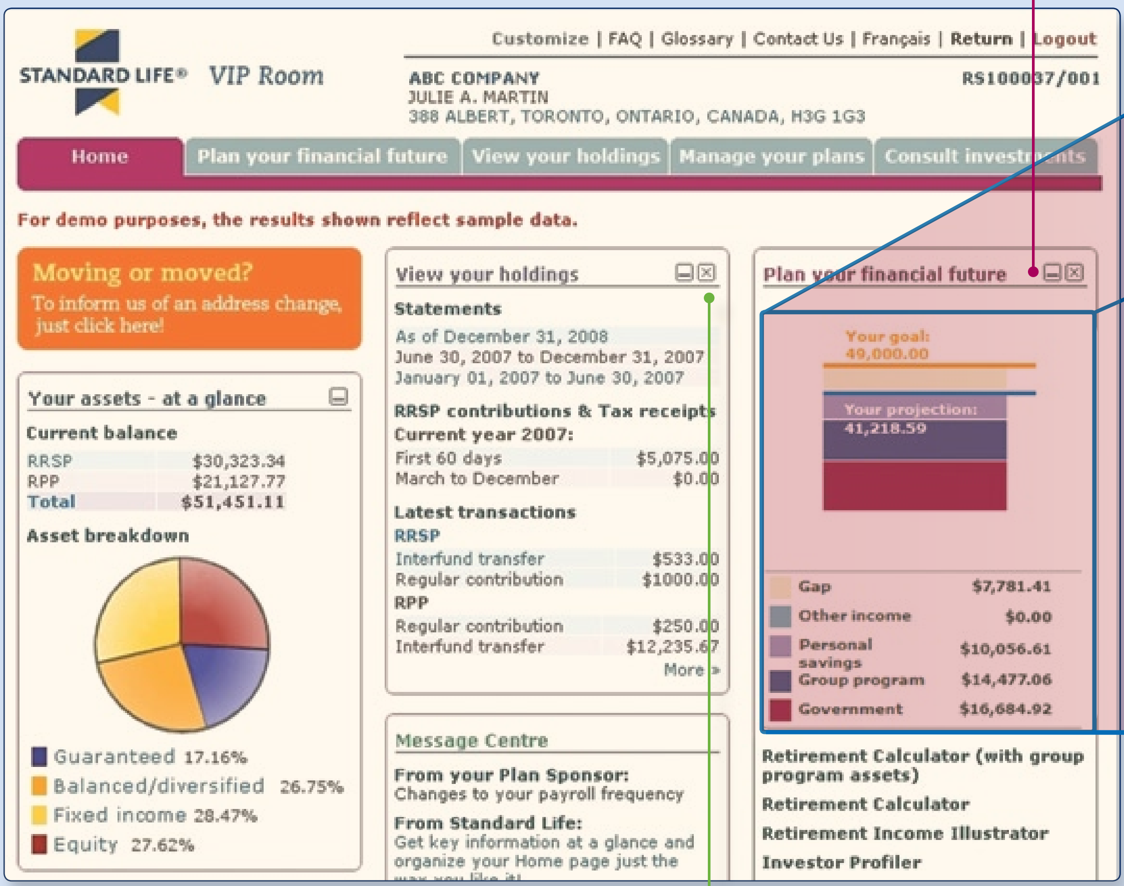
- Our Avenue Portfolios are comprised of individual investment funds, each of which can be measured against a recognized benchmark at all times

Our award-winning member VIP Room

Developed for interactive simplicity, members can easily customize their home page by maximizing, minimizing or moving items around their personalized "dashboard" to suit their individual needs and to view their most relevant information, all at a glance.

Members can take advantage of our Plan for life educational program and advanced tools like the Retirement Calculator to get practical suggestions based on their personal retirement goals.

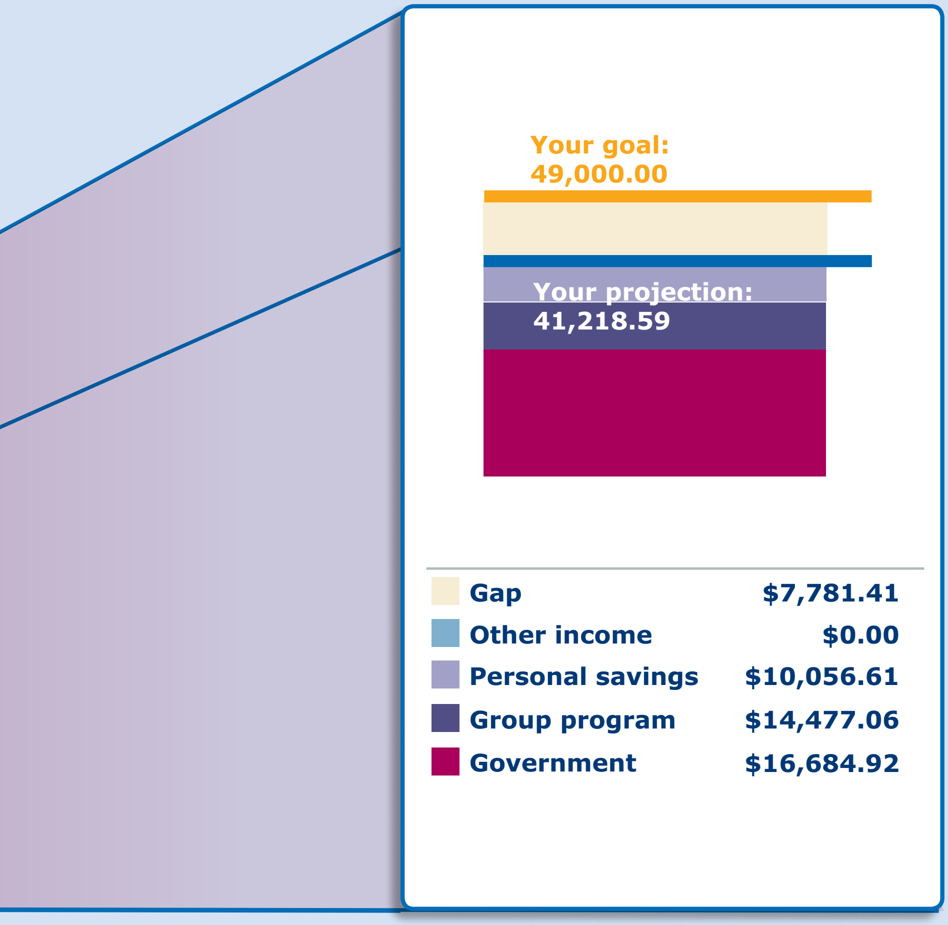
They can check their current balance, asset breakdown and most recent transactions or view investment instructions and fund performance. All this and much more is just a mouse click away.



Going green is easy… members can eliminate paper files and get an eStatement instead; we'll even archive them for three years!

Our new Retirement Calculator

We know that planning for retirement requires concrete solutions, not guesswork. Offering real suggestions to make sure members are doing everything they can to maximize their level of success, the Retirement Calculator uses a combination of current information, built-in assumptions and input data to tell them what they can do today to get closer to their goals for tomorrow.



Accessible
Members can access the Calculator directly from the VIP Room and many of the fields are pre-populated with their current group program information.

Interactive and customizable
Their retirement income projection changes based on the information they enter, plus they can play with four key factors: rate of return, retirement age, level of contribution, and life expectancy, so they can really see the impact of individual choices and different variables.

Personalized and practical
All projections are broken down in detail for easy comprehension and member specific suggestions are displayed regularly to help put them on track to reaching their goals for retirement. Plus, all data is automatically integrated in their annual Retirement checkup™.

Standard Life Express™

Designed with simplicity in mind for plan sponsors of small businesses, the Express product is simple to sell, implement and maintain. And, it's one of the most cost-effective group retirement solutions in the industry.

Here are some of the features that make Express both exciting and accessible for sponsors, members and advisors:

- A time saving electronic format means all sponsor administration can be handled in less than an hour a month
- There are no sponsor administration fees
- Our innovative Monitored Avenue Portfolio Program offers pre-selected fund monitoring
- A streamlined implementation process makes set-up hyper quick
- Full prospecting material is provided and is available electronically at all times
- Advisors have full access to a dedicated Express Team for assistance
- Set-up is often handled easily in one visit

All of our innovations serve only one purpose: to move our clients forward. When they evolve, whether they be advisors, plan sponsors or members, we evolve. We only move forward when they do. Our success depends on theirs.

They remain our focus. That is the way we have always done business, and we've been in business for nearly two centuries.

Retirement
Investments
Insurance

Talk soon.

Halifax	**1-800-563-1833**
Québec	**1-800-503-2358**
Montréal	**1-877-499-9555, Ext. 6699**
Toronto	**1-800-827-5747**
London	**1-800-268-9714**
Calgary	**1-800-805-1631**
Edmonton	**1-888-944-0600**
Vancouver	**1-800-663-1784**

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