

Standard Life Express™

Your retirement solution



Hello.

Giving your employees the benefits they deserve shouldn't only be easy on the pocket... it should be just plain easy.

Standard Life has designed a retirement program that is simple to implement and maintain from day one. And with your advisor helping you pick your ideal plan, the guesswork is gone.

The simple, cost-effective way for you and your employees to plan, save and live better doesn't just start here, it starts now: introducing Standard Life Express™.

Your no-hassle group savings and retirement program

Ensuring your employees stand by you today by helping them plan for tomorrow is just plain good sense. Standard Life makes it easy from the start with clear-cut investment choices, smooth implementation, competitive cost and effortless administration.

Streamlined implementation processes

Your advisor will help you choose a plan that suits your needs and submit both your application and employee enrolments for a quick and efficient start.

Monitored investment platforms

You don't have to spend time sifting through investments because we've simplified your choices and the experts at Standard Life will monitor your investments and inform you if any changes are needed.

Time saving, state-of-the-art administration tools

Contributions, reporting and administration can all be done online so you can efficiently manage your own program.

No sponsor administration fees

The materials and guidance you may need to administer your program are simply part of the retirement solution we offer; your employees get competitive benefits and you aren't burdened with fees.

Your employees: more reasons to start today

Aside from offering your valued employees the benefits they deserve, there are many advantages that make saving through a group program easier and more desirable than saving individually, including:

An immediate tax-break – convenient payroll contributions mean employees put their tax savings to work for them right away with a disciplined savings routine.

Employee investment choices that are easy – those who are not familiar with investments can pick a pre-defined bundle to match their individual styles and goals while employees who are more investment savvy can pick their investment funds from our “à la carte” menu.

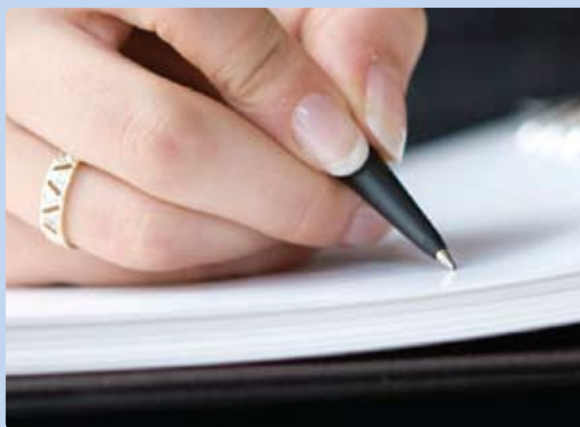
Award-winning member communications – we promote employee awareness and engagement with jargon free material and interactive online tools to help them see that they are staying on track every step of the way.

Competitive group buying power – affordable access to investment funds means more of their retirement money is working for them and less is paid in fees.

Implementing and maintaining a group savings and retirement program has never been this simple

Set up is a breeze – your advisor handles your application for you so your program implementation is fast and efficient.

Your advisor will take care of employee participation and communication – once you pick a date for the enrolment sessions, your advisor only needs the equivalent of a lunch break to meet with your employees and hand out member enrolment packages. They simply choose the enrolment mode that suits them best: paper or electronic.



All you need is 15 minutes every couple of weeks – managing your plan is virtually effortless with our online sponsor VIP Room so you don't need to hire a benefits person or spend a lot of your own time.

You can rest easy in the knowledge that good governance takes priority – our plan set-up caters to the highest compliance standards. Legislative and Capital Accumulation Plan (CAP) governance support are only a click or a phone call away.

Picking investments is easy

Once you've chosen one of our investment platforms with the help of your advisor, you're done. Standard Life will then review the investment funds on an ongoing basis and make changes as required. We call this our Monitored Avenue Portfolio Program (MAPP)* and it simplifies retirement planning for you and your employees.

Here's what you can expect with MAPP

Pre-set Avenue Portfolios

Using a prudent and disciplined approach, we select a sound combination of funds from our existing platform to populate our Avenue Portfolios. These asset allocation models effectively satisfy nearly any employee investment style and retirement goal.

"À la carte" menu

Offering a diversified platform with a wide array of funds, our "à la carte" menu allows employees who are more investment savvy to pick their own mix.

Monitoring

Our fund monitoring process is ongoing as a matter of course, but once your particular investment solution is chosen it is then thoroughly monitored, at minimum, on an annual basis to ensure that there is no deviation in the portfolio's long-term investment objective.

Change notification

Any changes triggered by the monitoring process will be transparent and seamless for you and your members. A simple notification is sent, should any change be needed.

For you, it's an uncomplicated, monitored program that allows you to implement and manage your plan with ease and confidence. Best of all, we keep you informed every step of the way.

The process is just as simple for your employees...

* Standard Life has chosen investment funds and sample investment mixes according to industry practice and to the best of its knowledge, experience and ability with due professional care. The selection of a particular sample investment mix is no promise or guarantee, explicit or implied, that the selected investments will generate a satisfactory retirement income.

Here’s how Avenue Portfolios work for them...

Once employees determine what type of investor they are by completing their investor profile questionnaire, they simply pair their results with their Investment period to see which portfolio suits them best. Remember, employees who are more experienced can always pick their own investment mix from our “à la carte” fund menu.

		Investor profile		
Investment period		Conservative > 25 years	Moderate > 25 years	Aggressive > 25 years
		Conservative 20 to 25 years	Moderate 20 to 25 years	Aggressive 20 to 25 years
		Conservative 15 to 20 years	Moderate 15 to 20 years	Aggressive 15 to 20 years
		Conservative 10 to 15 years	Moderate 10 to 15 years	Aggressive 10 to 15 years
		Conservative < 10 years	Moderate < 10 years	Aggressive < 10 years

Lifecycle Movement

Your employees need not look back once they have selected the portfolio best suited to their investment style and savings goals because it can be automatically adjusted to their investor profile and age as they move towards retirement.*

Asset Rebalancing

This service automatically adjusts a member’s asset mix on a scheduled basis (once every quarter), in order to keep the member’s assets in line with their investment instructions.*

* Members may activate or deactivate Lifecycle Movement and/or Asset Rebalancing and provide their target age, using the enrolment form, the VIP Room website or by calling Standard Life.

Tools and services

The VIP Room @ www.standardlife.ca

For you

Simplified online administration makes managing a group savings and retirement program a breeze. Your secure sponsor web access allows you to make payroll deduction contributions, manage your banking information and access the most frequently requested reports.

We'll give you a brief information session on managing your plan but if you want to learn more about online administration once you're set up, check out our eLearning tools or simply give us a call and a Standard Life representative will assist you one-on-one.



For your employees

Once enrolled, statements will be mailed to members to keep them up to date, but they can access our VIP Room anytime at www.standardlife.ca to make online account changes or quickly obtain information on their group program.

Every time members log on, our innovative "retirement dashboard" provides them with an overview of their planning activities, their contributions, account balances, asset allocations and projected retirement assets. They can also plan for their financial future using ongoing education modules and retirement income projection tools.

Keep in mind that employees can reach us by phone if the Web is not for them.

The bottom line

Remember, there are no sponsor administration fees...

Simply put, your group savings and retirement program doesn't need to be expensive. Standard Life Express was designed to be clear-cut and cost-effective so we don't charge you for basic administration.

Best of all, your plan can be designed to improve employee engagement by tying contributions to profits. This easy motivator helps cultivate productive employees and helps your organization reach its objectives.

Ultimately, taking care of your employees is simply an affordable way of taking care of your company.

Whether you're planning for your company's future or helping your employees plan for theirs, you need a well-designed, affordable program that meets both your needs so you can face the future with confidence.



**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

www.standardlife.ca

The Standard Life Assurance Company of Canada
Standard Life Assurance Limited