

Protection Solutions

*This is all about*

*Perspecta*

*Universal Life  
Insurance*

*from Standard Life*



# Hello.

*Your needs and priorities are different and, no matter what stage of life you're in, you want to be sure your finances are safe. Along with life insurance coverage, you want your money to grow so you know your family has something to fall back on in case of the unexpected.*

Finding the right approach to having both an insurance and investment component, that is customized to fit your needs, is important – and now it's within your reach.

## What do we offer?

With Perspecta universal life insurance, you control your own policy by choosing the mix of insurance and investments that suits you best. With this personalized approach, you can:

- decide on your insurance coverage amount and change it at any time according to your needs<sup>1</sup>
- enhance your Perspecta policy by adding riders, such as Protecta critical illness coverage
- be eligible for a disability benefit in the event of a severe physical or mental disorder
- receive an advance payment in case of terminal illness<sup>2</sup>

And to ensure that your money grows...

- We ensure that your policy remains tax-exempt within the limits of today's tax laws.
- We offer you investment options that reflect your specific risk tolerance.
- We give you the chance to increase your cash value by rewarding you with bonuses based on the amount you contribute.
- We give you easy access to your cash value, which you can use for anything from realizing a dream to dealing with an emergency.

<sup>1</sup> Subject to evidence of insurability in the case of an increase in coverage.

<sup>2</sup> Subject to certain conditions.

## Choosing your investment accounts

Together with your insurance representative, you can complete the risk tolerance questionnaire. Based on this, you can decide whether you want to build your own portfolio or choose one that is already predetermined for you.

Here are the choices we offer:

### Active Management

- Fixed Income
- Balanced
- Canadian Equity
- U.S. Equity
- International Equity
- Predetermined Portfolio Accounts

### Passive Management

- Indexed Accounts
- Strategic Asset Allocation Accounts

- Term Investment Accounts
- Daily Interest Account

## Preferred Rates Program

Your healthy lifestyle can now help you save money thanks to our *Life Profiles* Preferred Rates Program – and you don't have to be an athlete to qualify! If you have a sum insured of \$100,000 or more, you are eligible for a preferred rate on your Perspecta policy. This rate will be based on the *life profile* to which you qualify.

For more information, see our pamphlet entitled, "This is all about a Preferred Rates Program with Standard Life".

*In addition to increasing your energy level and overall well-being, a healthy lifestyle also means you'll be there for your loved ones for as long as possible.*

Perspecta offers you the right mix of insurance and investments that reflects your needs and priorities for as long as you need it... and by customizing the components of the policy yourself, you make the most important decisions.

## Here are a few ways your Perspecta policy can be used:

*Insure your mortgage*

*Increase your retirement income*

*Leave an estate to your children – tax-free*

*Speak to your insurance representative for more details.*

**Retirement  
Investments  
Insurance**

**Talk soon.**

**[www.standardlife.ca](http://www.standardlife.ca)**