

Protection Solutions

*This is all about*

*Perspecta*

*Universal Life  
Insurance*

*for business owners*



# Hello.

*Regardless of the type of business you own (limited company, partnership, or sole proprietorship), you want to have a plan should the unexpected happen. If you, a partner, shareholder, or other key person were to die unexpectedly, would you be able to deal with the financial consequences? What if they decided to leave the business or sell their shares?*

Taking the right steps to make sure you and your business are prepared for these eventualities requires the right balance of coverage and investment. In the same way you want to ensure the safety of your business, you want to invest your money to ensure it will grow. With the right mix – should the unexpected occur – you can be sure you and your business can handle it.

## What do we offer?

As the Perspecta universal life insurance policyholder, you customize the insurance and investment components according to the needs of your business. With this personalized approach, you can:

- determine your insurance coverage amount and change it at anytime according to your firm's needs<sup>1</sup>
- add to 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 investment options to fit your company's 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 – should you need liquid assets to finance business opportunities, establish retirement or key person compensation plans or to handle any of the company's debts.

<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

With our *Life Profiles* Preferred Rates Program, 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".

*An increasing number of people  
are leading active lifestyles  
to stay in good health and reduce  
the risk of disease...*

*now it can also save them money!*

With a Perspecta UL policy, you can protect your company's future while protecting its most valuable assets... its people.

**When you're running a business, the death benefit paid upon a partner's or key employee's death, as well as the cash value of the policy, can be used in several ways:**

*Compensate for temporary loss of income*

*Hire and train a replacement*

*Finance a buy-sell agreement*

*Provide a retirement compensation plan for key employees*

*Pay any outstanding debts the company may have*

*Speak to your insurance representative for more details.*

**Retirement  
Investments  
Insurance**

**Talk soon.**

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