



How?

How can universal life insurance benefit my business?

Imagine what would happen if you, one of your partners, shareholders or an individual playing a key role in your business were to die. Would you be ready to deal with the financial consequences?

Perspecta can help ensure your company's future by protecting it against the loss of its most important asset...its people.

In addition to settling any estate and ownership issues, the insurance coverage upon a partner's death can be used to buy back shares from his/her estate, thereby guaranteeing that the business is able to continue operations.

Benefits payable under a *Perspecta* contract could also be available during a transition period – particularly when it comes to compensating for the temporary loss of revenue caused by the loss of a key person and even hiring a replacement.

Above all, don't forget the many advantages of the liquidity afforded by your *Perspecta* contract. When you're running a business, you know how useful that can be when you're always expecting the unexpected!

The Standard Life Advantage

In Canada, The Standard Life Assurance Company and its affiliated companies have \$30 billion in assets under management and offer a wide range of financial products and services, including group savings and retirement, group insurance, individual life insurance, savings and retirement, mutual funds and portfolio management services. Total premium income and deposits reached \$3.6 billion in 2002 with over one million clients.

The Standard Life Assurance Company, founded in Edinburgh (Scotland) in 1825, is Europe's largest mutual life insurance company. The Company has \$208 billion in assets under management and over 5 million customers around the world. Its total premium income reached \$26.8 billion in 2002.

LIFE INSURANCE



A REFLECTION OF YOUR ENTERPRISE

universal life
Perspecta

*Protect and invest
the fruits of your labour*

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Keeping our word is standard



The Standard Life Assurance Company

www.standardlife.ca



We care about your peace of mind...

- >> You determine your insurance coverage amount and may change it* anytime according to your needs.
- >> You have a choice of four death benefit options – depending on the type of coverage best suited to your requirements.
- >> You can enhance your *Perspecta* policy by adding riders and benefits, including *Protecta* Critical Illness coverage, Term insurance or a Guaranteed Insurability Benefit.
- >> You may be eligible for a disability benefit in the event of a severe physical or mental disorder.
- >> You could receive an advance payment in case of terminal illness.**

Because you're proud of your achievements, and because you work hard every day to make your business grow, you can count on *Perspecta* Universal Life insurance to protect the fruits of your labour. You control the policy and customize its insurance and investment components according to your needs. That's because *Perspecta* lets you choose how to make your money grow – tax-free.

*Subject to evidence of insurability in the case of an increase in coverage.

** Subject to certain conditions. See our *Compassionate Benefit* brochure.



Because we want to always give you more...

- >> We offer you investment choices that fit your company's risk tolerance.
- >> We ensure that your policy remains tax-free within the limits of today's tax laws.
- >> We give you the chance to increase your cash value by rewarding you with bonuses according to 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 take care of any indebtedness.

You control your investments

You determine the amount you want to deposit into the investment funds of your choice.

You can invest in the following tax-free investment funds:

- >> **Daily Interest Fund (DIF)**
Compounded daily interest at competitive rates
- >> **Term Investment Funds (TIFs)**
Compound interest guaranteed for a term of 1, 3, 5, 10, 15 or 20 years
- >> **Index-Linked Funds (ILFs)**
Reflecting a major stock or bond index
- >> **Strategic Asset-Allocation Funds (SAAs)**
Customized to your degree of risk tolerance and composed of a wide range of Canadian and international indices

To make a well-informed decision, please see *A Guide to your Perspecta Investment Options*.

Good health habits can pay off!

Did you know that your good health could make you eligible for Standard Life's preferred rates? And you don't have to be an athlete to qualify! All information on this subject is found in our *Life Profiles Preferred Rates Program* brochure. Feel free to consult it!