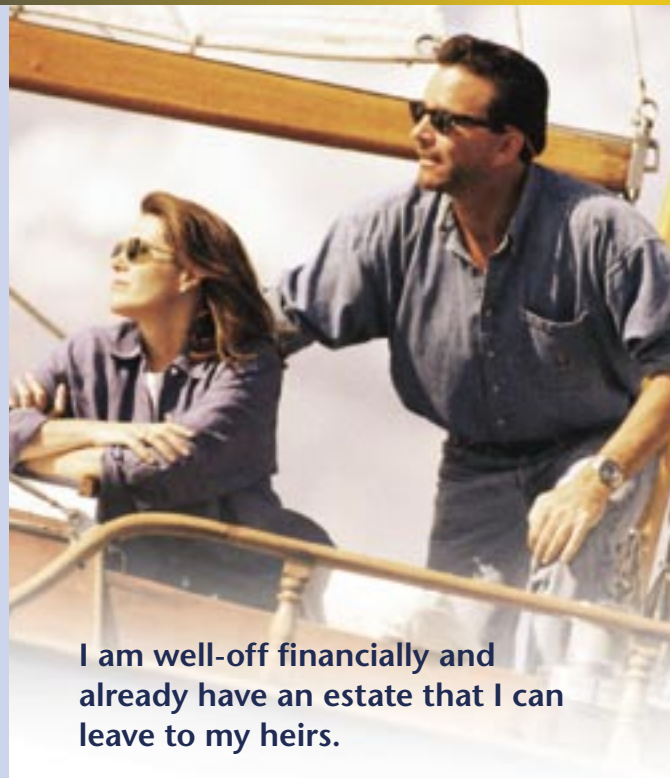


Still not convinced that
Perspecta universal life
insurance policy
is for you?

I already have life insurance with
my employer.

As well as limiting the number of features offered to you, coverage under your employer's group life insurance plan is probably not enough. To find out, ask yourself the question: Would the amount payable upon my death cover my last expenses, my family's needs, pay my debts, and start a fund for a specific need, such as the education of my children? In most cases, the death benefit paid out by an employer's group life insurance plan would not cover these needs. Take a moment to consider the benefits of *Perspecta* Universal Life insurance. Beyond increased insurance protection, it gives you the option of tax-sheltered investments, something other types of life insurance don't offer.



I am well-off financially and
already have an estate that I can
leave to my heirs.

In this case, you've probably "maxed out" your RRSP. If you want to reduce tax on your investment income further, a *Perspecta* insurance policy is an interesting option, especially since the sum insured will let you cover the tax payable at death if you leave taxable assets to anyone other than your spouse.

Feel free to contact your representative to determine the options that best suit you.

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 LIFE

universal life
Perspecta

*Protect and invest
the fruits of your labour*

3280H-09-2003

Keeping our word is standard



STANDARD LIFE

The Standard Life Assurance Company

www.standardlife.ca



Purchasing a *Perspecta* insurance policy could end up reflecting well on you!

A *Perspecta* policy offers you insurance that reflects your needs and priorities for as long as you live. More than a policyholder, you control the policy by customizing its insurance and investment components. *Perspecta's* personalized approach allows you to choose how to make your money grow – tax-free.

Buying a home. Becoming a parent. Starting a business. Planning for retirement...At every stage of your life, your *Perspecta* policy protects the fruits of your labour – for you and your loved ones.

We care about your peace of mind...

- >> You decide on your insurance coverage amount and can change it* anytime according to your needs
- >> You have a choice of four death benefit options—depending on your specific insurance and investment needs.
- >> You can enhance your *Perspecta* policy by adding riders and benefits, including *Protecta* critical illness coverage for adults and children.
- >> You may be eligible for a disability benefit in the event of a severe physical or mental disorder.
- >> You can receive an advance payment in case of terminal illness.**

Because we know you have plans for the future...

- >> We offer you many investment options that reflect your specific 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 - in case you want to realize a dream, deal with an emergency or pay for a child's education

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

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



You control your investments

You determine the amount you want to deposit into the investment fund 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 (SAAFs)**
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* pamphlet. Feel free to consult it!