

Investment Solutions

This is all about

Term Fund Plus

with Standard Life



A guaranteed high interest product

If you have \$25,000 or more you want to invest securely – and productively – for your registered or non-registered savings, consider the benefits of Standard Life's **Term Fund Plus**¹:

- **High Interest** – 1% above our Redeemable Term Fund base rate²
- **Redeemable** at any time, in whole or in part, with a positive or negative market value adjustment³ (\$25,000 minimum must be maintained after a partial surrender)
- **Flexible Terms** from 5 to 10 years, including customized terms

Plus these Standard Life advantages:

- **Potential for creditor protection**⁴ with a preferred class beneficiary designation (e.g. spouse, child, grandchild or parent)
- **Opportunity to bypass probate fees and delays**⁵ upon death, if a beneficiary other than the estate is named
- **45-day Rate Basis Guarantee** when you transfer funds from another financial institution and on renewal

For more details on Standard Life's Term Fund Plus, contact your advisor or visit our Web site.

¹ This product is offered on our Ideal Term Fund policy (for registered and non-registered savings plans), which is an insurance product.

² Base rate is equal to the rate in the up to \$24,999 threshold in our rate schedule.

³ Surrender charges may also apply if redeemed prior to maturity.

⁴ Since there are some circumstances where creditor protection may not apply, it is recommended that you consult a legal advisor to find out if you are eligible for this kind of protection.

⁵ Not applicable in Québec as notarial wills do not need to be probated by the court and, for holograph wills and wills made in the presence of witnesses, probate fees are minimal.

www.standardlife.ca

The Standard Life Assurance Company of Canada
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