

Standard Life's *customizable* *Universal Life insurance* is now better than ever

FLEXIBILITY

Shelter Optimizer (Walk the MTAR)

Proactively maximizes the tax-exempt room in all types of *Perspecta* contracts.

Allows the Sum Insured to vary in relation to the client's deposit, up to the maximum permitted under current tax regulations. Ideal for accumulating funds on a tax-deferred basis.

Multiple Coverages

Group *up to five* separate Universal Life coverages in a single contract — with different riders, benefits and beneficiaries. Ideal for businesses and for individuals concerned with estate preservation.

- Maximize tax sheltering by combining different ages, genders, statuses and Sums Insured.
- Flexible options for paying out the Investment Fund upon the death of a *Perspecta* insured.

More *Perspecta* Pluses

- Leads market with *competitive guaranteed Cost of Insurance* for Level and Yearly Renewable Term.
- Wide range of Investment Funds:
- 5 Term Investment Funds (1-, 3-, 5-, 10- and 15-year terms) with *guaranteed minimum interest rates*
- 6 Index-Linked Funds (Canadian, U.S., European, EuroAsia and other indices)
- Guaranteed fixed expense and surrender charges.
- Standard Life among the few insurers to offer:
 - Joint Last-to-Die Paid-up at First Death **plus**
 - Fund Benefit paid at first death on a Joint-Last-to-Die contract.

WIN Sales with Latest WIN Update

Version 10 of WIN, Standard Life's user-friendly **Wealthcare Illustration Network** software, incorporates the latest enhancements to our Universal Life (*Perspecta*) and Money products.

WIN also provides a complete compensation illustration, showing your commission on coverage and deposits, sales bonus by coverage (including riders), for first and subsequent years.

To get your copy of the WIN 10 CD, contact an affiliated General Agent or the Standard Life Regional Office nearest you.

Check Out the *Producer's Corner*

Your best source for up-to-date information on all Standard Life's Individual Life and Money products.

<http://producers.standardlife.ca>

Select *Member*, enter *sI01* for User Name, and *triplea* for Password

Producer's Corner is dedicated to providing brokers, like you, with all the tools you need to make your sales job easier. You'll find:

- WIN tips
- The *Perspecta Express Application* for Single and Multiple Lives to simplify and speed the application process
- A complete listing of the General Agents affiliated with Standard Life
- Downloadable daily interest rates
- Complete information on Standard Life's family of products
- Up-to-date information on Standard Life Mutual Funds' performance
- *Market Outlook* — an economic outlook, bond review and related market information

To Get Your Complete *Perspecta* Package

Contact an affiliated General Agent or the Standard Life Regional Office nearest you.

Standard Life Regional Offices

Pacific

Vancouver, BC
Tel.: (604) 664-8090
1-800-663-1673
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Southwestern Ontario

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Prairies

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Québec

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Eastern Ontario & Atlantic

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Take a Look
at our
Enhanced
Universal Life
Product

Perspecta