

Step 6 – Investment Instructions

Before completing your investment instructions, we suggest you consult your enrolment guide, or call Standard Life at 1-800-242-1704 to discuss your investment strategy.

Please make your investment mix selection from either **OPTION 1** or **OPTION 2**, as desired. **Please select only one option.**

The following investment mixes vary based on different investor profiles. Your investment strategy should be based on your overall financial situation. These investment instructions apply to all future deposits and lump sum deposits until alternate investment instructions are provided.

Option 1: Choose a sample investment mix:

Target age

Your target age is the age at which you wish to retire or convert these savings into income. It is important to provide your desired target age if you wish to select a sample investment mix and use the Lifecycle Movement service. **If you do not provide a target age, we will assume that your investment period will end at age 65. If, however, you wish to record a different target age, please enter it here _____.**

If you select a mix that is not consistent with your target age and your investment period, we will deactivate Lifecycle Movement.

Investment period	Conservative	Moderate	Aggressive
More than 20 years	<input type="checkbox"/> 31% Canadian Bond Index SLI* 34.5% Canadian Equity Mawer 17.25% International Equity Artio 17.25% US Equity Direct Index Reg. SLI*	<input type="checkbox"/> 21% Canadian Bond Index SLI* 39.5% Canadian Equity Mawer 19.75% International Equity Artio 19.75% US Equity Direct Index Reg. SLI*	<input type="checkbox"/> 11% Canadian Bond Index SLI* 44.5% Canadian Equity Mawer 22.25% International Equity Artio 22.25% US Equity Direct Index Reg. SLI*
Between 15 and 20 years	<input type="checkbox"/> 38% Canadian Bond Index SLI* 31% Canadian Equity Mawer 15.5% International Equity Artio 15.5% US Equity Direct Index Reg. SLI*	<input type="checkbox"/> 28% Canadian Bond Index SLI* 36% Canadian Equity Mawer 18% International Equity Artio 18% US Equity Direct Index Reg. SLI*	<input type="checkbox"/> 18% Canadian Bond Index SLI* 41% Canadian Equity Mawer 20.5% International Equity Artio 20.5% US Equity Direct Index Reg. SLI*
Between 10 and 15 years	<input type="checkbox"/> 47% Canadian Bond Index SLI* 26.5% Canadian Equity Mawer 13.25% International Equity Artio 13.25% US Equity Direct Index Reg. SLI*	<input type="checkbox"/> 37% Canadian Bond Index SLI* 31.5% Canadian Equity Mawer 15.75% International Equity Artio 15.75% US Equity Direct Index Reg. SLI*	<input type="checkbox"/> 27% Canadian Bond Index SLI* 36.5% Canadian Equity Mawer 18.25% International Equity Artio 18.25% US Equity Direct Index Reg. SLI*
Between 5 and 10 years	<input type="checkbox"/> 57% Canadian Bond Index SLI* 21.5% Canadian Equity Mawer 10.75% International Equity Artio 10.75% US Equity Direct Index Reg. SLI*	<input type="checkbox"/> 47% Canadian Bond Index SLI* 26.5% Canadian Equity Mawer 13.25% International Equity Artio 13.25% US Equity Direct Index Reg. SLI*	<input type="checkbox"/> 37% Canadian Bond Index SLI* 31.5% Canadian Equity Mawer 15.75% International Equity Artio 15.75% US Equity Direct Index Reg. SLI*
Less than 5 years	<input type="checkbox"/> 69% Canadian Bond Index SLI* 15.5% Canadian Equity Mawer 7.75% International Equity Artio 7.75% US Equity Direct Index Reg. SLI*	<input type="checkbox"/> 59% Canadian Bond Index SLI* 20.5% Canadian Equity Mawer 10.25% International Equity Artio 10.25% US Equity Direct Index Reg. SLI*	<input type="checkbox"/> 49% Canadian Bond Index SLI* 25.5% Canadian Equity Mawer 12.75% International Equity Artio 12.75% US Equity Direct Index Reg. SLI*

I do not want to use Lifecycle Movement to adjust my sample investment mix (for current holdings and future deposits) as my investment period shortens.

I do not want Standard Life to apply Systematic Asset Rebalancing (SAR) to realign my assets under this Option.

If you plan to retire within the next 3 years, we suggest that you consult with your financial advisor.

Option 2: Provide your own instructions

Code	Fund Name	Fund Manager	Code	Fund Name	Fund Manager
Guaranteed Funds			Equity Funds		
CIA5	Five year compound interest accumulator	SL of Canada	CEQTY	Canadian Equity Capped Index	SLI*
Fixed Income Funds			MAWCE	Canadian Equity	Mawer
MONE	Money Market	SLI*	USDIR	US Equity Direct Index Registered	SLI*
CBOI	Canadian Bond Index	SLI*	IEQI	International Equity Index	SLI*
			IEART	International Equity	Artio

Investment mix for future deposits

Code	Fund name		%
			%
			%
			%
			%

Must total 100%

* SLI = Standard Life Investments

Systematic Asset Rebalancing (SAR)

- SAR will align all your market-related funds according to your investment mix instructions. As the allocation of different investment mix instructions to a transfer will be overridden at the time of rebalancing, SAR should not be elected if a different mix is applicable to a transfer.
- SAR will only be performed on your guaranteed term funds if the percentage held in these assets falls below the percentage specified in your investment mix instructions. In short, guaranteed term funds will be purchased to realign your mix but they will not be sold.

Please align all my market-related fund assets periodically to reflect my investment instructions on record as at the time of realignment. Please **include** Guaranteed Term Funds (CIA) when rebalancing.

Please align all my market-related fund assets periodically to reflect my investment instructions on record as at the time of realignment. Please **do not include** Guaranteed Term Funds (CIA) when rebalancing.

Note: If you do not complete this section, we will presume that you have not chosen to elect SAR.

Step 7 – Signature

I understand that the personal information collected will be kept strictly confidential and will only be used, exchanged and retained for the purpose of this plan. I certify that the information given is true, correct and complete, to the best of my knowledge.

Holder Signature (mandatory) _____ (print) _____ Date (yyyy/mm/dd) _____

Important Notes

- If your investment instructions are incomplete, contributions will be invested in the Conservative sample mix based on a retirement age of 65
- Please note we (Standard Life Canada) neither suggest nor recommend any investment approach or fund in particular, whether it is a sample investment mix or a personal investment selection, whether or not it includes the Lifecycle Movement and/or Systematic Asset Rebalancing (SAR) services. Market-related funds are not guaranteed and the value of a member's units will vary according to market conditions and the success of the funds' manager. We are not responsible for the returns of the selected investments. Furthermore, the selection of a sample investment mix, with or without the Lifecycle Movement and/or Systematic Asset Rebalancing (SAR) services, is no promise or guarantee, explicit or implied, that selected investments will generate a satisfactory retirement income.
- Compound Interest Accumulator Funds will automatically reinvest upon maturity for the same term originally requested unless Standard Life is advised by calling 1-800-242-1704. Withdrawal from guaranteed funds before maturity may be subject to a market value adjustment.