

Ideal Term Funds offer a secure, high interest alternative to GICs and Canada Savings Bonds.

**Interest Rate Survey for Amounts of \$25,000 to \$49,000**

This rate survey is updated **every Monday**.

**May 22, 2012 09:28**

Redeemable						
	1	2	3	4	5	10
Canada Life	1.025	1.375	1.475	1.575	1.825	1.975
Sun Life Financial	1.300	1.600	1.650	1.750	2.000	n/a
Desjardins Fin. Security	1.200	1.350	1.600	1.800	1.950	2.050
Empire Life	1.000	1.400	1.500	1.600	2.000	2.250
Great West Life	1.025	1.375	1.475	1.575	1.825	1.975
Manulife Investments	0.800	1.150	1.400	1.650	1.750	2.400
<b>Standard Life</b>	<b>0.650</b>	<b>0.850</b>	<b>1.075</b>	<b>1.450</b>	<b>1.850</b>	<b>2.150</b>
Highest competitor	1.300	1.600	1.650	1.800	2.000	2.400
Bp above highest	-65.0 bp	-75.0 bp	-57.5 bp	-35.0 bp	-15.0 bp	-25.0 bp
Rank - Standard Life	<b>7</b>	<b>7</b>	<b>7</b>	<b>7</b>	<b>4</b>	<b>3</b>

[Click here](#) for a complete list of our current rates.

[Click here](#) for complete details on our Ideal Term Funds.

**Redeemable:**

- 30, 90, 180 and 270 days and 1 to 10 year terms (customized terms available)
- Redeemable at any time (subject to surrender charges and any applicable market value adjustment)

**5-year laddering option:**

- 20% of premium allocated to 1, 2, 3, 4 and 5 year terms
- Reinvestment instructions for each term set to 5 years

**UpScale RRSP:**

- 3, 5 and 10 year terms
- Compound interest rates that increase each year
- Redeemable at any time (market value adjustment could be positive or negative)
- Average interest rate for term is higher than the Redeemable Term Fund base rate for an equivalent term

**Key features:**

- Simple and compound interest
- Potential for creditor protection<sup>1</sup> with a preferred class beneficiary designation
- Opportunity to bypass probate fees and delays<sup>2</sup> upon death, if a beneficiary other than the estate is named
- Standard Life Canada is a member of Assuris - the insurance industry's equivalent to CDIC

<sup>1</sup> Since there are some circumstances where creditor protection may not apply, it is recommended that policyholders consult a legal advisor to find out if they are eligible for this kind of protection.

<sup>2</sup> 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.

Source: CANNEX

Rates are subject to change without notice.

The Standard Life Assurance Company of Canada