



# Ideal Term Funds for Retirement Income Plans

RRIFs, LIFs, Locked-in RIFs, Prescribed RIFs  
Interest Rate Survey

Ideal Term Funds offer a secure and flexible retirement plan

## Interest Rate Survey for Amounts of \$50,000 to \$99,000

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

22-May-12 09:28

	1	2	3	4	5	10
Canada Life	1.025	1.375	1.475	1.575	1.825	1.975
Great West Life	1.150	1.500	1.600	1.700	1.950	2.100
Manulife Investments	0.800	1.150	1.400	1.650	1.750	2.400
Desjardins Fin. Security	1.200	1.350	1.600	1.800	1.950	2.050
Sun Life - Insurance	1.300	1.600	1.650	1.750	2.000	2.100
<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
<b>Rank - Standard Life</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>4</b>	<b>2</b>

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

[Click here](#) for complete details on our Ideal Term Fund policy for retirement income plans.

### Redeemable:

- 30, 90, 180 and 270 days and 1 to 30 year terms
- Customized terms available
- Compound interest only
- Competitive interest rates

### Key features:

- No fees on scheduled income payments
- Policy-based sequence of withdrawals - income payments are taken from term funds nearest to maturity first, then from the Daily Interest Fund
- Monthly, quarterly, semi-annual or annual payments deposited directly to the policyholder's bank account
- 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

<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