

Motion Profiles

financial-inertia.com

 SOPHISTICATED INVESTOR	<p>> SCORE 81 TO 100 IN-CHARGE WITH DETERMINATION TO ACHIEVE FINANCIAL GOALS 15% of Canadians / Highly educated; driven, confident and determined to reach their financial goals / Score low on social connections but high on personal health / Most likely to hold wide range of investment vehicles</p>
 CONFIDENT ACCUMULATOR	<p>> SCORE 61 TO 80 AMBITIOUSLY STRIVING TO GET AHEAD 23% of Canadians / Educated white collar Canadians, very goal oriented and optimistic / Highly engaged in their finances / Seek to bequeath a financial legacy to their children</p>
 CONTENTED PASSIVE	<p>> SCORE 41 TO 60 FINANCIAL MATTERS ARE A ROUTINE CHORE 21% of Canadians / Slightly older than average, semi-professional workers with secure jobs / Earn average incomes and consider finances a daily chore / More likely to understand the basics of investing but only look at their investments from time to time</p>
 CAUTIOUS ANALYZER	<p>> SCORE 21 TO 40 CONSTANTLY WORRYING ABOUT THE FUTURE 20% of Canadians / Often stressed and feel squeezed for time / Have limited knowledge of their finances and do not enjoy monitoring them / Are very concerned they will not have enough money to retire on</p>
 CONCERNED INVESTOR	<p>> SCORE 0 TO 20 STRUGGLING AND UNCERTAIN HOW TO IMPROVE SITUATION 22% of Canadians / Have less education and lower income jobs / Have very little savings and rely on friends and family for advice / Managing their finances makes them very anxious so they avoid it at all costs</p>

Your Motion Score is You are a **Sophisticated Investor**

0

100

The insights and information presented below for your particular profile are a result of an innovative study developed by Environics Research* on behalf of Standard Life.

Investor Snapshot

Sophisticated investors tend to make informed financial decisions and typically rank highest in investor confidence.

Sophisticated investors approach life challenges by setting objectives and a course to follow. They methodically assess a situation and determine the best approach to achieve the desired outcome.

Their strong sense of personal achievement closely matches their ability to lead in the workplace. They believe the future is theirs to make.

Financial Confidence

Likelier to be secure in their career path, sophisticated investors feel more optimistic about the Canadian economy and have fewer financial worries. For many, their financial situation is secure and they expect it to improve in the coming year.

Investor Engagement

Research results show that by far, they are the most engaged investors. Sophisticated investors typically prefer a hands-on approach to managing their finances and often hold large and complicated portfolios. Many enjoy monitoring their investments frequently and consider themselves to be knowledgeable in saving and investing.

Investment Decision-Making

Most sophisticated investors place greater weight on the financial advice of their Advisor. Informed and educated, they consume news from online sources and in print, and will typically research their Advisor's recommendations.

A higher percentage of sophisticated investors claim that their relationship with their Advisor is their primary means of managing their finances.

Investment Preference

With a higher propensity to buy a variety of investment products, sophisticated investors typically hold equity products such as stocks, ETFs, segregated funds, and equity mutual funds.

Keep moving, whatever the market conditions

Like your Advisor, Standard Life is committed to keep you moving. Below is a selection of investment options that you may want to discuss with your Advisor.

Standard Life Mutual Funds Ltd.

Regular income stream

In volatile times, investors need to know they have enough income to pay their expenses and finance their lifestyles. They want to keep their assets and make them grow. Actively managed income solutions offer the potential for income, growth, or both.

- Standard Life Tactical Income Fund
- Standard Life Monthly Income Fund
- Standard Life Dividend Income Fund

Interest rate environment

Investing in a low interest rate environment can inhibit an investor's ability to generate the yield and income they planned to achieve years ago. However, in anticipation of rising interest rates, bond prices tend to decrease rapidly, and as such, typically indicate that a change in tactics to proactively protect investor returns is in order.

- Standard Life Tactical Bond Fund
- Standard Life Global Absolute Return Strategies Fund

Global economic recovery

Although Canada's economy and currency proved resilient in the turmoil that followed the global financial crisis, forecasts are suggesting that overall global growth – albeit sluggish – is expected to be stronger than that of Canada.

- Standard Life Global Dividend Growth Fund
- Standard Life Global Equity Fund
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U.S. economic recovery

The U.S. recovery is becoming firmly rooted and is indicating good prospects for the future. It is expected to be the marginal driver of global growth.

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Commissions, trailing commissions, management fees and expenses may all be associated with mutual fund investments. Please read the simplified prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

The Standard Life Assurance Company of Canada

Benefit of protection

Consider adding a certain degree of protection to your portfolios with products designed to deliver peace of mind and security.

- Ideal Segregated Funds Signature 2.0
- Ideal Term Funds

Subject to any applicable guarantees, any part of the premium or other amount allocated to an Ideal Segregated Fund is invested at the risk of the contractholder and may increase or decrease in value according to fluctuations in the market value of the assets of the Ideal Segregated Fund.

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The Standard Life Assurance Company of Canada
Standard Life Mutual Funds Ltd.

October 2013

The Sophisticated Investor 02/02

Your Motion Score is You are a **Confident Accumulator**

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100

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Investor Snapshot

A large percentage of confident accumulators are educated professionals in mid-management positions who typically focus most of their time and attention raising their family while also striving to acquire success in both their professional and personal lives.

Confident accumulators often dedicate themselves to a lifetime goal of accumulating a financial legacy that they can bequeath to their children. On average, many approach this challenge by assessing a situation and determining the best strategy to reach their goal.

Committed to personal achievement, they rarely deviate from their objectives and stay firm on their points of view. They believe the future is theirs to control.

Financial Confidence

Confident accumulators are more likely to feel secure in their employment and in their personal finances; few worry about Canada's economy because they are satisfied with their financial situation. For most, they feel more secure today and expect their situation to improve in the coming year.

Investor Engagement

Highly engaged with their finances, their understanding of investing ranges from knowing the basics to a good level of knowledge. They tend to actively manage their finances and often hold larger portfolios focused on equity products. They are twice as likely to enjoy monitoring their investments on a regular basis.

Investment Decision-Making

Like most investors, confident accumulators place greater weight on the financial advice they receive from their financial planner. With an appetite for financial information, they tend to consume news from online sources and in print, and will typically research investment products they hear about.

They are more likely than the average investor to meet annually with an Advisor, receive a written financial plan, and request advice about tax planning strategies.

Investment Preference

Although research results show confident accumulators are as likely to hold a variety of investment products as the average investor, they typically opt to hold managed assets including equity mutual funds, money market funds and bond funds.

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October 2013

The Confident Accumulator 02/02

Your Motion Score is You are a **Contented Passive**

0

100

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Investor Snapshot

While many are professionals or white-collar workers, according to research results, they are more likely than average to be semi-professionals, technicians and sales managers.

Although they often have limited understanding of investing, contented passives typically make informed financial decisions based on recommendations from their Advisor. As such, they rank average in investor confidence.

For most contented passives, life is about enjoying the now and making the most of these experiences. A love for tradition and strong sense of heritage drive many contented passives to search for connections.

Ethically minded and drawn to nature and environmental conservation, contented passives are socially minded practical decision makers that have a passion for the natural beauty of Canada.

Financial Confidence

Less secure in their employment, many contented passives feel somewhat sound and satisfied in the financial situation. Concerned about the state of the Canadian economy, many have a realistic view about their future, believing that their financial position has stayed the same year over year and will remain so for the coming year.

Investor Engagement

Research results show contented passives feel they understand the basics of investing and have a limited knowledge of investment options. They monitor their investments infrequently and focus on financial matters a few times per year. On average, contented passives hold smaller portfolios and often carry little to no debt.

Investment Decision-Making

Most contented passives place equal weight on the sources of financial information and news they consume both in print and online. Since most rely on the information and guidance provided by an Advisor, these recommendations are valued higher than third party reviews from financial news sources.

Investment Preference

Contented passives on average hold a full range of investment products such as equity mutual funds, money market and bond funds, and GICs.

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October 2013

The Contented Passive 02/02

Your Motion Score is You are a **Cautious Analyzer**

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100

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Investor Snapshot

Cautious analyzers are more often educated and young professionals, junior managers and skilled workers. More likely to be married with children living at home, cautious analyzers balance a busy schedule between work and family.

In general, cautious analyzers feel overwhelmed by the pace of their lives and very anxious when it comes to managing their finances. A higher percentage admit that they prefer to avoid managing financial matters whenever possible. In investor confidence, cautious analyzers rank low.

While many struggle with managing their time and competing demands, they often feel unsure of their goals and whether they are making any progress towards them. As a result, they look for ways to escape life's everyday demands. They seek to distance themselves from financial matters by indulging in enjoyable experiences and reconnecting with their heritage.

As a result of competing priorities, many also worry that they will not have enough money to retire in the future.

Financial Confidence

A greater percentage of cautious analyzers are dissatisfied with their financial and employment situation, with many remaining pessimistic about their financial future. Often worried about the state of the Canadian economy, cautious analyzers believe their financial position has worsened year over year and will continue to worsen next year. They do however respond well to services and advice that save them time.

Investor Engagement

Somewhat limited in their understanding of investing, cautious analyzers don't typically enjoy following their investments. More than the average investor, they tend to avoid financial decisions because it makes them anxious. On average, cautious analyzers have smaller portfolios.

Investment Decision-Making

Although they tend to receive advice less often than the average investor, cautious analyzers place greater weight on the Advisor's recommendations on the types of investments. And, they are also more likely to have an Advisor execute a trade and meet with them annually to review their financial objectives.

Investment Preference

Although less likely to hold a wide variety of assets, cautious analyzers prefer to hold secure investments such as GICs and government savings bonds. In contrast, they are less likely to own stocks, equity mutual funds, money market and bond mutual funds.

Get moving, whatever the market conditions

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Standard Life Mutual Funds Ltd.

Regular income stream

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Interest rate environment

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- Standard Life Tactical Bond Fund

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October 2013

The Cautious Analyzer 02/02

Your Motion Score is You are a **Concerned Investor**

0

100

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Investor Snapshot

Among concerned investors, typically we find a higher percentage of single parent homes. As a result of many factors, concerned investors are more likely to be employed as workers and possibly struggle to maintain employment over a long period of time.

Often feeling that their future is beyond their control, concerned investors are unsure of their financial goals and overwhelmed by time stresses of daily life. They rank lowest in investor confidence.

Despite their outlook on their financial future, concerned investors show a strong sense of social connection. More free spirited and creative than the average investor, they tend to prefer meeting and interacting with people who are different from them.

Scoring highest in financial concern for the future, most concerned investors don't know where to turn to improve their financial situation. Consequently, many believe that money is for spending now, not saving for later.

Financial Confidence

A greater percentage of concerned investors feel their financial and employment situation are precarious and somewhat threatened. Most are very worried about the Canadian economy; concerned investors believe their financial position is less secure this year and will continue to get worse next year.

Investor Engagement

With a limited understanding of investing, most concerned investors don't enjoy following their investments. They typically avoid financial decisions because they become very anxious when confronted with financial issues. On average, concerned investors have small portfolios with little to no savings.

Investment Decision-Making

Of those who work with an Advisor, more tend to agree with their Advisor's recommendation after a brief explanation or just simply sign the forms their advisor gives them.

Less likely to rely or have interest in financial news and information, concerned investors admit they consider their family and friends, colleagues and co-workers as the most important sources of information.

Investment Preference

Least likely to hold a variety of assets, concerned investors who do hold investments tend to choose equity mutual funds, money market and bond mutual funds and GICs.

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The Concerned Investor **02/02**