STANDARD LIFE

www.standardlife.ca

GROUP SAVINGS & RETIREMENT

Second Generation Education

As part of our commitment to member communication, Standard Life is pleased to announce the addition of new on-line second generation education modules. Through Standard Life's association with The Financial Educator Inc. (TFE), a premier educator in life cycle, financial and retirement planning, you can access on-line education **free of charge**.

On-line Education

TFE's comprehensive web curriculum addresses:

Mutual Funds – The Basics NEW!

Explains the workings of mutual funds as well as their benefits, and shows you how to match the funds that will meet your objectives.

Mutual Funds – Intermediate Planning Strategies NEW!

Focuses on diversification strategies by providing the confidence to design a mutual fund portfolio.

ABCs of Income Trusts NEW!

You will acquire the knowledge to evaluate trusts and understand the tax benefits they offer.

REITs, Royalty, and Business Trusts NEW!

Provides helpful information and enables you to explore Specialty Trusts, Business Trusts and Royalty Trusts.

Bear Market Psychology NEW!

Demystifies myths about Bear Markets and provides the knowledge to capitalize on bear market opportunities.

Annuity Tactics NEW!

Provides the information to evaluate and select from the annuity options available to best meet your needs.

RRIF Opportunities NEW!

Enables you to explore RRIF options and their benefits, to actually try different scenarios and discover ways to avoid capital erosion.

Retirement Income Planning NEW!

Helps you complete a Retirement Needs Analysis to identify your retirement goals, while keeping in mind your retirement considerations.

Work-Life Balance – Stress Management NEW!

Helps you assess personal stress level factors and provides useful information, stress management strategies and coping mechanisms.

Work-Life Balance – Time Management NEW!

Covers the challenges of maintaining a work-life balance, helping you reduce time wasters and increasing life satisfaction.

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And that's not all!

Catch up and review the web curriculum at your convenience.

Financial Planning – The Basics

Takes you through a Financial Check-Up and helps you understand the basic concepts of financial planning.

Creating Goals & Setting Objectives

Teaches you how to establish goals and create a Financial Goal Worksheet.

Magic of Compounding

Focuses on turning time into money. You will learn about the compounding process as well as their specific Financial Planning levels.

Asset Allocation Strategies

Outlines the crucial role asset allocation plays in the overall return of a portfolio, and provides complete details on risk vs. reward.

The Personal Financial Planning Process

Defines personal financial planning and reviews life cycle planning and transitions.

The ABCs of Fixed Income

Discover how bond markets work and explore the different products available. Learn how to compare bond risks and ratings.

The ABCs of Equities

Learn different wealth accumulation strategies using equities.

Economic Cycles

Understand the factors that affect the economy and the government's role in managing it.

The World of Financial Advisors

Learn how to determine what is most important in choosing a financial advisor.

An Honest Assessment of Your Finances

Illustrates the different stages of financial health and teaches how to calculate net worth, cash flow, and lifetime earnings potential.

Retirement Planning – The Basics

Helps you assess your individual retirement needs and identify your ideal retirement age.

Making the Most of Your RRSPs

Get to know the three major types of RRSPs and the advantages of tax-sheltered compounding.

RRSPs – Advanced Planning Strategies

Investigate the special rollover provisions for RRSP funds upon retirement and understand the benefits of a spousal RRSP.

Life Planning – The Basics

Covers the challenges and opportunities of retirement and provides insight into life's changes at retirement.