

Age	Discount	Profile	5 years* (% pa)	1 year** (%)
55	0.36%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	5.40%	9.29%
45	0.36%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.45%	14.15%
25	0.36%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.45%	14.15%
55	0.36%	Passive Plus II Annuity SLP	3.99%	4.83%
45	0.36%	Passive Plus II Annuity SLP	3.99%	4.82%
25	0.36%	Passive Plus II Annuity SLP	3.99%	4.82%
55	0.36%	Active Plus II Active Retirement SLP	4.13%	5.30%
45	0.36%	Active Plus II Active Retirement SLP	4.04%	4.70%
25	0.36%	Active Plus II Active Retirement SLP	4.04%	4.70%
55	0.36%	Standard Life Opportunity II Universal Lifestyle Profile	3.24%	14.74%
45	0.36%	Standard Life Opportunity II Universal Lifestyle Profile	3.24%	14.74%
25	0.36%	Standard Life Opportunity II Universal Lifestyle Profile	3.24%	14.74%
55	0.36%	Passive Plus IV Universal SLP	5.89%	10.25%
45	0.36%	Passive Plus IV Universal SLP	6.22%	12.07%
25	0.36%	Passive Plus IV Universal SLP	6.22%	12.07%
55	0.36%	MyFolio Managed IV Lump Sum SLP	5.83%	10.17%
45	0.36%	MyFolio Managed IV Lump Sum SLP	6.30%	12.58%
25	0.36%	MyFolio Managed IV Lump Sum SLP	6.30%	12.58%
55	0.36%	MyFolio Market II Active Retirement SLP	4.47%	5.95%
45	0.36%	MyFolio Market II Active Retirement SLP	4.45%	5.79%
25	0.36%	MyFolio Market II Active Retirement SLP	4.45%	5.79%
55	0.36%	Standard Life MyFolio Market V Universal Lifestyle Profile	6.87%	9.25%
45	0.36%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.32%	14.45%
25	0.36%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.32%	14.45%
55	0.36%	Active Plus II Annuity SLP	4.04%	4.71%
45	0.36%	Active Plus II Annuity SLP	4.04%	4.70%
25	0.36%	Active Plus II Annuity SLP	4.04%	4.70%
55	0.36%	MyFolio Market I Lump Sum SLP	3.27%	3.31%
45	0.36%	MyFolio Market I Lump Sum SLP	3.27%	3.31%
25	0.36%	MyFolio Market I Lump Sum SLP	3.27%	3.31%
55	0.36%	Standard Life Balanced Managed I Universal Lifestyle Profile	5.75%	6.74%
45	0.36%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.64%	9.61%
25	0.36%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.64%	9.61%
55	0.36%	MyFolio Managed III Universal SLP	4.96%	8.25%
45	0.36%	MyFolio Managed III Universal SLP	5.33%	9.86%
25	0.36%	MyFolio Managed III Universal SLP	5.33%	9.86%
55	0.36%	MyFolio Market IV Annuity SLP	6.67%	10.61%
45	0.36%	MyFolio Market IV Annuity SLP	6.96%	12.21%
25	0.36%	MyFolio Market IV Annuity SLP	6.96%	12.21%
55	0.36%	MyFolio Managed V Active Retirement SLP	7.00%	12.62%
45	0.36%	MyFolio Managed V Active Retirement SLP	7.45%	14.76%
25	0.36%	MyFolio Managed V Active Retirement SLP	7.45%	14.76%
55	0.36%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.38%	8.52%
45	0.36%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.30%	12.58%
25	0.36%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.30%	12.58%
55	0.36%	MyFolio Managed II Annuity SLP	3.95%	5.83%
45	0.36%	MyFolio Managed II Annuity SLP	3.95%	5.82%
25	0.36%	MyFolio Managed II Annuity SLP	3.95%	5.82%
55	0.36%	Passive Plus I Lump Sum SLP	2.99%	1.57%
45	0.36%	Passive Plus I Lump Sum SLP	2.99%	1.57%
25	0.36%	Passive Plus I Lump Sum SLP	2.99%	1.57%
55	0.36%	Active Plus III Universal SLP	4.89%	6.51%
45	0.36%	Active Plus III Universal SLP	5.19%	7.76%
25	0.36%	Active Plus III Universal SLP	5.19%	7.76%
55	0.36%	Passive Plus IV Annuity SLP	5.89%	10.26%
45	0.36%	Passive Plus IV Annuity SLP	6.22%	12.07%
25	0.36%	Passive Plus IV Annuity SLP	6.22%	12.07%
55	0.36%	Active Plus IV Active Retirement SLP	6.08%	9.91%
45	0.36%	Active Plus IV Active Retirement SLP	6.30%	11.15%
25	0.36%	Active Plus IV Active Retirement SLP	6.30%	11.15%

55	0.36%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.71%	16.47%
45	0.36%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.71%	16.47%
25	0.36%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.71%	16.47%
55	0.36%	MyFolio Market II Universal SLP	4.46%	5.81%
45	0.36%	MyFolio Market II Universal SLP	4.45%	5.79%
25	0.36%	MyFolio Market II Universal SLP	4.45%	5.79%
55	0.36%	Active Plus I Lump Sum SLP	3.05%	1.59%
45	0.36%	Active Plus I Lump Sum SLP	3.05%	1.59%
25	0.36%	Active Plus I Lump Sum SLP	3.05%	1.59%
55	0.36%	MyFolio Market IV Active Retirement SLP	6.72%	10.70%
45	0.36%	MyFolio Market IV Active Retirement SLP	6.96%	12.21%
25	0.36%	MyFolio Market IV Active Retirement SLP	6.96%	12.21%
55	0.36%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.80%	6.06%
45	0.36%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.80%	6.06%
25	0.36%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.80%	6.06%
55	0.36%	Active Plus IV Annuity SLP	5.97%	9.54%
45	0.36%	Active Plus IV Annuity SLP	6.30%	11.15%
25	0.36%	Active Plus IV Annuity SLP	6.30%	11.15%
55	0.36%	MyFolio Market III Lump Sum SLP	5.21%	6.99%
45	0.36%	MyFolio Market III Lump Sum SLP	5.78%	9.42%
25	0.36%	MyFolio Market III Lump Sum SLP	5.78%	9.42%
55	0.36%	Standard Life Opportunity Universal Lifestyle Profile	8.38%	14.22%
45	0.36%	Standard Life Opportunity Universal Lifestyle Profile	8.38%	14.22%
25	0.36%	Standard Life Opportunity Universal Lifestyle Profile	8.38%	14.22%
55	0.36%	MyFolio Managed V Universal SLP	6.97%	12.53%
45	0.36%	MyFolio Managed V Universal SLP	7.45%	14.76%
25	0.36%	MyFolio Managed V Universal SLP	7.45%	14.76%
55	0.36%	MyFolio Managed I Lump Sum SLP	2.90%	2.93%
45	0.36%	MyFolio Managed I Lump Sum SLP	2.90%	2.93%
25	0.36%	MyFolio Managed I Lump Sum SLP	2.90%	2.93%
55	0.36%	Passive Plus III Active Retirement SLP	4.88%	7.39%
45	0.36%	Passive Plus III Active Retirement SLP	5.06%	8.19%
25	0.36%	Passive Plus III Active Retirement SLP	5.06%	8.19%
55	0.36%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.45%	5.79%
45	0.36%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.45%	5.79%
25	0.36%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.45%	5.79%
55	0.36%	MyFolio Managed IV Annuity SLP	5.97%	10.90%
45	0.36%	MyFolio Managed IV Annuity SLP	6.30%	12.58%
25	0.36%	MyFolio Managed IV Annuity SLP	6.30%	12.58%
55	0.36%	Passive Plus III Lump Sum SLP	4.53%	5.54%
45	0.36%	Passive Plus III Lump Sum SLP	5.06%	8.19%
25	0.36%	Passive Plus III Lump Sum SLP	5.06%	8.19%
55	0.36%	Active Plus V Universal SLP	6.85%	11.55%
45	0.36%	Active Plus V Universal SLP	7.32%	13.86%
25	0.36%	Active Plus V Universal SLP	7.32%	13.86%
55	0.36%	MyFolio Market I Annuity SLP	3.27%	3.31%
45	0.36%	MyFolio Market I Annuity SLP	3.27%	3.31%
25	0.36%	MyFolio Market I Annuity SLP	3.27%	3.31%
55	0.36%	MyFolio Managed II Active Retirement SLP	4.00%	5.97%
45	0.36%	MyFolio Managed II Active Retirement SLP	3.95%	5.82%
25	0.36%	MyFolio Managed II Active Retirement SLP	3.95%	5.82%
55	0.36%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.45%	4.83%
45	0.36%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.45%	4.83%
25	0.36%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.45%	4.83%
55	0.36%	MyFolio Market IV Universal SLP	6.67%	10.61%
45	0.36%	MyFolio Market IV Universal SLP	6.96%	12.21%
25	0.36%	MyFolio Market IV Universal SLP	6.96%	12.21%
55	0.36%	Active Plus III Lump Sum SLP	4.66%	5.28%
45	0.36%	Active Plus III Lump Sum SLP	5.19%	7.76%
25	0.36%	Active Plus III Lump Sum SLP	5.19%	7.76%
55	0.36%	AP Cash lifestyle	5.22%	5.93%
45	0.36%	AP Cash lifestyle	6.05%	11.11%

25	0.36%	AP Cash lifestyle	6.05%	11.11%
55	0.36%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	4.92%	8.43%
45	0.36%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.62%	12.00%
25	0.36%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.62%	12.00%
55	0.36%	Passive Plus I Annuity SLP	2.99%	1.57%
45	0.36%	Passive Plus I Annuity SLP	2.99%	1.57%
25	0.36%	Passive Plus I Annuity SLP	2.99%	1.57%
55	0.36%	MyFolio Market V Lump Sum SLP	7.77%	11.67%
45	0.36%	MyFolio Market V Lump Sum SLP	8.32%	14.45%
25	0.36%	MyFolio Market V Lump Sum SLP	8.32%	14.45%
55	0.36%	Standard Life Cautious Managed Universal Lifestyle Profile	4.45%	4.83%
45	0.36%	Standard Life Cautious Managed Universal Lifestyle Profile	4.45%	4.83%
25	0.36%	Standard Life Cautious Managed Universal Lifestyle Profile	4.45%	4.83%
55	0.36%	Passive Plus III Universal SLP	4.77%	6.83%
45	0.36%	Passive Plus III Universal SLP	5.06%	8.19%
25	0.36%	Passive Plus III Universal SLP	5.06%	8.19%
55	0.36%	MyFolio Managed III Lump Sum SLP	4.70%	7.09%
45	0.36%	MyFolio Managed III Lump Sum SLP	5.33%	9.86%
25	0.36%	MyFolio Managed III Lump Sum SLP	5.33%	9.86%
55	0.36%	Passive Plus V Active Retirement SLP	7.02%	13.38%
45	0.36%	Passive Plus V Active Retirement SLP	7.41%	15.77%
25	0.36%	Passive Plus V Active Retirement SLP	7.41%	15.77%
55	0.36%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.05%	8.36%
45	0.36%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.96%	12.21%
25	0.36%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.96%	12.21%
55	0.36%	Active Plus I Annuity SLP	3.05%	1.59%
45	0.36%	Active Plus I Annuity SLP	3.05%	1.59%
25	0.36%	Active Plus I Annuity SLP	3.05%	1.59%
55	0.36%	Passive Plus V Lump Sum SLP	6.80%	12.22%
45	0.36%	Passive Plus V Lump Sum SLP	7.41%	15.77%
25	0.36%	Passive Plus V Lump Sum SLP	7.41%	15.77%
55	0.36%	Standard Life Opportunity I Universal Lifestyle Profile	8.38%	14.22%
45	0.36%	Standard Life Opportunity I Universal Lifestyle Profile	8.38%	14.22%
25	0.36%	Standard Life Opportunity I Universal Lifestyle Profile	8.38%	14.22%
55	0.36%	MyFolio Managed II Universal SLP	3.95%	5.83%
45	0.36%	MyFolio Managed II Universal SLP	3.95%	5.82%
25	0.36%	MyFolio Managed II Universal SLP	3.95%	5.82%
55	0.36%	MyFolio Market III Annuity SLP	5.46%	7.98%
45	0.36%	MyFolio Market III Annuity SLP	5.78%	9.42%
25	0.36%	MyFolio Market III Annuity SLP	5.78%	9.42%
55	0.36%	MyFolio Managed IV Active Retirement SLP	6.00%	10.98%
45	0.36%	MyFolio Managed IV Active Retirement SLP	6.30%	12.58%
25	0.36%	MyFolio Managed IV Active Retirement SLP	6.30%	12.58%
55	0.36%	Global Equity (50:50) Index Universal Lifestyle Profile	6.89%	11.52%
45	0.36%	Global Equity (50:50) Index Universal Lifestyle Profile	7.73%	16.04%
25	0.36%	Global Equity (50:50) Index Universal Lifestyle Profile	7.73%	16.04%
55	0.36%	MyFolio Managed I Annuity SLP	2.90%	2.93%
45	0.36%	MyFolio Managed I Annuity SLP	2.90%	2.93%
25	0.36%	MyFolio Managed I Annuity SLP	2.90%	2.93%
55	0.36%	Active Plus V Lump Sum SLP	6.73%	10.78%
45	0.36%	Active Plus V Lump Sum SLP	7.32%	13.86%
25	0.36%	Active Plus V Lump Sum SLP	7.32%	13.86%
55	0.36%	AP Annuity lifestyle	5.18%	5.75%
45	0.36%	AP Annuity lifestyle	6.05%	11.11%
25	0.36%	AP Annuity lifestyle	6.05%	11.11%
55	0.36%	Active Plus II Universal SLP	4.04%	4.68%
45	0.36%	Active Plus II Universal SLP	4.04%	4.70%
25	0.36%	Active Plus II Universal SLP	4.04%	4.70%
55	0.36%	Passive Plus III Annuity SLP	4.77%	6.85%
45	0.36%	Passive Plus III Annuity SLP	5.06%	8.19%
25	0.36%	Passive Plus III Annuity SLP	5.06%	8.19%
55	0.36%	Active Plus III Active Retirement SLP	4.98%	7.13%

45	0.36%	Active Plus III Active Retirement SLP	5.19%	7.76%
25	0.36%	Active Plus III Active Retirement SLP	5.19%	7.76%
55	0.36%	Passive Plus V Universal SLP	6.91%	13.03%
45	0.36%	Passive Plus V Universal SLP	7.41%	15.77%
25	0.36%	Passive Plus V Universal SLP	7.41%	15.77%
55	0.36%	MyFolio Managed V Lump Sum SLP	6.83%	11.80%
45	0.36%	MyFolio Managed V Lump Sum SLP	7.45%	14.76%
25	0.36%	MyFolio Managed V Lump Sum SLP	7.45%	14.76%
55	0.36%	MyFolio Market III Active Retirement SLP	5.47%	8.13%
45	0.36%	MyFolio Market III Active Retirement SLP	5.78%	9.42%
25	0.36%	MyFolio Market III Active Retirement SLP	5.78%	9.42%
55	0.36%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.91%	3.70%
45	0.36%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.91%	3.70%
25	0.36%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.91%	3.70%
55	0.36%	Active Plus III Annuity SLP	4.89%	6.54%
45	0.36%	Active Plus III Annuity SLP	5.19%	7.76%
25	0.36%	Active Plus III Annuity SLP	5.19%	7.76%
55	0.36%	MyFolio Market II Lump Sum SLP	4.20%	4.81%
45	0.36%	MyFolio Market II Lump Sum SLP	4.45%	5.79%
25	0.36%	MyFolio Market II Lump Sum SLP	4.45%	5.79%
55	0.36%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.45%	4.83%
45	0.36%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.45%	4.83%
25	0.36%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.45%	4.83%
55	0.36%	MyFolio Managed IV Universal SLP	5.97%	10.90%
45	0.36%	MyFolio Managed IV Universal SLP	6.30%	12.58%
25	0.36%	MyFolio Managed IV Universal SLP	6.30%	12.58%
55	0.36%	MyFolio Market V Annuity SLP	7.88%	12.29%
45	0.36%	MyFolio Market V Annuity SLP	8.32%	14.45%
25	0.36%	MyFolio Market V Annuity SLP	8.32%	14.45%
55	0.36%	Passive Plus II Active Retirement SLP	4.10%	5.37%
45	0.36%	Passive Plus II Active Retirement SLP	3.99%	4.82%
25	0.36%	Passive Plus II Active Retirement SLP	3.99%	4.82%
55	0.36%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.27%	3.31%
45	0.36%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.27%	3.31%
25	0.36%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.27%	3.31%
55	0.36%	MyFolio Managed III Annuity SLP	4.96%	8.25%
45	0.36%	MyFolio Managed III Annuity SLP	5.33%	9.86%
25	0.36%	MyFolio Managed III Annuity SLP	5.33%	9.86%
55	0.36%	Passive Plus II Lump Sum SLP	3.75%	3.52%
45	0.36%	Passive Plus II Lump Sum SLP	3.99%	4.82%
25	0.36%	Passive Plus II Lump Sum SLP	3.99%	4.82%
55	0.36%	Active Plus IV Universal SLP	5.97%	9.52%
45	0.36%	Active Plus IV Universal SLP	6.30%	11.15%
25	0.36%	Active Plus IV Universal SLP	6.30%	11.15%
55	0.36%	Passive Plus V Annuity SLP	6.91%	13.04%
45	0.36%	Passive Plus V Annuity SLP	7.41%	15.77%
25	0.36%	Passive Plus V Annuity SLP	7.41%	15.77%
55	0.36%	Active Plus V Active Retirement SLP	6.96%	11.94%
45	0.36%	Active Plus V Active Retirement SLP	7.32%	13.86%
25	0.36%	Active Plus V Active Retirement SLP	7.32%	13.86%
55	0.36%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.75%	6.74%
45	0.36%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.64%	9.61%
25	0.36%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.64%	9.61%
55	0.36%	MyFolio Market III Universal SLP	5.46%	7.99%
45	0.36%	MyFolio Market III Universal SLP	5.78%	9.42%
25	0.36%	MyFolio Market III Universal SLP	5.78%	9.42%
55	0.36%	Active Plus II Lump Sum SLP	3.80%	3.45%
45	0.36%	Active Plus II Lump Sum SLP	4.04%	4.70%
25	0.36%	Active Plus II Lump Sum SLP	4.04%	4.70%
55	0.36%	MyFolio Market V Active Retirement SLP	7.94%	12.39%
45	0.36%	MyFolio Market V Active Retirement SLP	8.32%	14.45%
25	0.36%	MyFolio Market V Active Retirement SLP	8.32%	14.45%

55	0.36%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.31%	7.40%
45	0.36%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.65%	9.42%
25	0.36%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.65%	9.42%
55	0.36%	Active Plus V Annuity SLP	6.85%	11.57%
45	0.36%	Active Plus V Annuity SLP	7.32%	13.86%
25	0.36%	Active Plus V Annuity SLP	7.32%	13.86%
55	0.36%	MyFolio Market IV Lump Sum SLP	6.55%	9.99%
45	0.36%	MyFolio Market IV Lump Sum SLP	6.96%	12.21%
25	0.36%	MyFolio Market IV Lump Sum SLP	6.96%	12.21%
55	0.36%	Standard Life Balanced Managed Universal Lifestyle Profile	5.75%	6.74%
45	0.36%	Standard Life Balanced Managed Universal Lifestyle Profile	6.64%	9.61%
25	0.36%	Standard Life Balanced Managed Universal Lifestyle Profile	6.64%	9.61%
55	0.36%	Passive Plus II Universal SLP	3.99%	4.81%
45	0.36%	Passive Plus II Universal SLP	3.99%	4.82%
25	0.36%	Passive Plus II Universal SLP	3.99%	4.82%
55	0.36%	MyFolio Managed II Lump Sum SLP	3.68%	4.66%
45	0.36%	MyFolio Managed II Lump Sum SLP	3.95%	5.82%
25	0.36%	MyFolio Managed II Lump Sum SLP	3.95%	5.82%
55	0.36%	Passive Plus IV Active Retirement SLP	6.00%	10.60%
45	0.36%	Passive Plus IV Active Retirement SLP	6.22%	12.07%
25	0.36%	Passive Plus IV Active Retirement SLP	6.22%	12.07%
55	0.36%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.30%	7.24%
45	0.36%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.78%	9.42%
25	0.36%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.78%	9.42%
55	0.36%	MyFolio Managed V Annuity SLP	6.97%	12.53%
45	0.36%	MyFolio Managed V Annuity SLP	7.45%	14.76%
25	0.36%	MyFolio Managed V Annuity SLP	7.45%	14.76%
55	0.36%	Passive Plus IV Lump Sum SLP	5.77%	9.44%
45	0.36%	Passive Plus IV Lump Sum SLP	6.22%	12.07%
25	0.36%	Passive Plus IV Lump Sum SLP	6.22%	12.07%
55	0.36%	Managed Annuity Lifestyle Profile	5.75%	6.74%
45	0.36%	Managed Annuity Lifestyle Profile	6.64%	9.61%
25	0.36%	Managed Annuity Lifestyle Profile	6.64%	9.61%
55	0.36%	MyFolio Market II Annuity SLP	4.46%	5.80%
45	0.36%	MyFolio Market II Annuity SLP	4.45%	5.79%
25	0.36%	MyFolio Market II Annuity SLP	4.45%	5.79%
55	0.36%	MyFolio Managed III Active Retirement SLP	5.02%	8.39%
45	0.36%	MyFolio Managed III Active Retirement SLP	5.33%	9.86%
25	0.36%	MyFolio Managed III Active Retirement SLP	5.33%	9.86%
55	0.36%	Opportunity Universal Lifestyle Profile	8.38%	14.22%
45	0.36%	Opportunity Universal Lifestyle Profile	8.38%	14.22%
25	0.36%	Opportunity Universal Lifestyle Profile	8.38%	14.22%
55	0.36%	MyFolio Market V Universal SLP	7.88%	12.29%
45	0.36%	MyFolio Market V Universal SLP	8.32%	14.45%
25	0.36%	MyFolio Market V Universal SLP	8.32%	14.45%
55	0.36%	Active Plus IV Lump Sum SLP	5.85%	8.75%
45	0.36%	Active Plus IV Lump Sum SLP	6.30%	11.15%
25	0.36%	Active Plus IV Lump Sum SLP	6.30%	11.15%
55	0.36%	AP Drawdown lifestyle	5.57%	8.08%
45	0.36%	AP Drawdown lifestyle	6.05%	11.11%
25	0.36%	AP Drawdown lifestyle	6.05%	11.11%
55	0.30%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	5.33%	9.23%
45	0.30%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.39%	14.08%
25	0.30%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.39%	14.08%
55	0.30%	Passive Plus II Annuity SLP	3.93%	4.76%
45	0.30%	Passive Plus II Annuity SLP	3.93%	4.76%
25	0.30%	Passive Plus II Annuity SLP	3.93%	4.76%
55	0.30%	Active Plus II Active Retirement SLP	4.07%	5.24%
45	0.30%	Active Plus II Active Retirement SLP	3.98%	4.64%
25	0.30%	Active Plus II Active Retirement SLP	3.98%	4.64%
55	0.30%	Standard Life Opportunity II Universal Lifestyle Profile	3.18%	14.67%
45	0.30%	Standard Life Opportunity II Universal Lifestyle Profile	3.18%	14.67%

25	0.30%	Standard Life Opportunity II Universal Lifestyle Profile	3.18%	14.67%
55	0.30%	Passive Plus IV Universal SLP	5.83%	10.18%
45	0.30%	Passive Plus IV Universal SLP	6.16%	12.00%
25	0.30%	Passive Plus IV Universal SLP	6.16%	12.00%
55	0.30%	MyFolio Managed IV Lump Sum SLP	5.76%	10.10%
45	0.30%	MyFolio Managed IV Lump Sum SLP	6.24%	12.51%
25	0.30%	MyFolio Managed IV Lump Sum SLP	6.24%	12.51%
55	0.30%	MyFolio Market II Active Retirement SLP	4.41%	5.89%
45	0.30%	MyFolio Market II Active Retirement SLP	4.39%	5.72%
25	0.30%	MyFolio Market II Active Retirement SLP	4.39%	5.72%
55	0.30%	Standard Life MyFolio Market V Universal Lifestyle Profile	6.81%	9.19%
45	0.30%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.26%	14.38%
25	0.30%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.26%	14.38%
55	0.30%	Active Plus II Annuity SLP	3.98%	4.65%
45	0.30%	Active Plus II Annuity SLP	3.98%	4.64%
25	0.30%	Active Plus II Annuity SLP	3.98%	4.64%
55	0.30%	MyFolio Market I Lump Sum SLP	3.21%	3.25%
45	0.30%	MyFolio Market I Lump Sum SLP	3.21%	3.25%
25	0.30%	MyFolio Market I Lump Sum SLP	3.21%	3.25%
55	0.30%	Standard Life Balanced Managed I Universal Lifestyle Profile	5.69%	6.68%
45	0.30%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.58%	9.54%
25	0.30%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.58%	9.54%
55	0.30%	MyFolio Managed III Universal SLP	4.90%	8.19%
45	0.30%	MyFolio Managed III Universal SLP	5.26%	9.80%
25	0.30%	MyFolio Managed III Universal SLP	5.26%	9.80%
55	0.30%	MyFolio Market IV Annuity SLP	6.60%	10.54%
45	0.30%	MyFolio Market IV Annuity SLP	6.89%	12.14%
25	0.30%	MyFolio Market IV Annuity SLP	6.89%	12.14%
55	0.30%	MyFolio Managed V Active Retirement SLP	6.94%	12.55%
45	0.30%	MyFolio Managed V Active Retirement SLP	7.39%	14.69%
25	0.30%	MyFolio Managed V Active Retirement SLP	7.39%	14.69%
55	0.30%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.32%	8.46%
45	0.30%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.24%	12.51%
25	0.30%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.24%	12.51%
55	0.30%	MyFolio Managed II Annuity SLP	3.89%	5.76%
45	0.30%	MyFolio Managed II Annuity SLP	3.88%	5.75%
25	0.30%	MyFolio Managed II Annuity SLP	3.88%	5.75%
55	0.30%	Passive Plus I Lump Sum SLP	2.93%	1.51%
45	0.30%	Passive Plus I Lump Sum SLP	2.93%	1.51%
25	0.30%	Passive Plus I Lump Sum SLP	2.93%	1.51%
55	0.30%	Active Plus III Universal SLP	4.83%	6.45%
45	0.30%	Active Plus III Universal SLP	5.13%	7.70%
25	0.30%	Active Plus III Universal SLP	5.13%	7.70%
55	0.30%	Passive Plus IV Annuity SLP	5.83%	10.19%
45	0.30%	Passive Plus IV Annuity SLP	6.16%	12.00%
25	0.30%	Passive Plus IV Annuity SLP	6.16%	12.00%
55	0.30%	Active Plus IV Active Retirement SLP	6.01%	9.85%
45	0.30%	Active Plus IV Active Retirement SLP	6.24%	11.08%
25	0.30%	Active Plus IV Active Retirement SLP	6.24%	11.08%
55	0.30%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.65%	16.40%
45	0.30%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.65%	16.40%
25	0.30%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.65%	16.40%
55	0.30%	MyFolio Market II Universal SLP	4.40%	5.74%
45	0.30%	MyFolio Market II Universal SLP	4.39%	5.72%
25	0.30%	MyFolio Market II Universal SLP	4.39%	5.72%
55	0.30%	Active Plus I Lump Sum SLP	2.99%	1.53%
45	0.30%	Active Plus I Lump Sum SLP	2.99%	1.53%
25	0.30%	Active Plus I Lump Sum SLP	2.99%	1.53%
55	0.30%	MyFolio Market IV Active Retirement SLP	6.66%	10.64%
45	0.30%	MyFolio Market IV Active Retirement SLP	6.89%	12.14%
25	0.30%	MyFolio Market IV Active Retirement SLP	6.89%	12.14%
55	0.30%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.74%	5.99%

45	0.30%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.74%	5.99%
25	0.30%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.74%	5.99%
55	0.30%	Active Plus IV Annuity SLP	5.91%	9.48%
45	0.30%	Active Plus IV Annuity SLP	6.24%	11.08%
25	0.30%	Active Plus IV Annuity SLP	6.24%	11.08%
55	0.30%	MyFolio Market III Lump Sum SLP	5.15%	6.93%
45	0.30%	MyFolio Market III Lump Sum SLP	5.71%	9.36%
25	0.30%	MyFolio Market III Lump Sum SLP	5.71%	9.36%
55	0.30%	Standard Life Opportunity Universal Lifestyle Profile	8.31%	14.15%
45	0.30%	Standard Life Opportunity Universal Lifestyle Profile	8.31%	14.15%
25	0.30%	Standard Life Opportunity Universal Lifestyle Profile	8.31%	14.15%
55	0.30%	MyFolio Managed V Universal SLP	6.91%	12.46%
45	0.30%	MyFolio Managed V Universal SLP	7.39%	14.69%
25	0.30%	MyFolio Managed V Universal SLP	7.39%	14.69%
55	0.30%	MyFolio Managed I Lump Sum SLP	2.84%	2.87%
45	0.30%	MyFolio Managed I Lump Sum SLP	2.84%	2.87%
25	0.30%	MyFolio Managed I Lump Sum SLP	2.84%	2.87%
55	0.30%	Passive Plus III Active Retirement SLP	4.82%	7.33%
45	0.30%	Passive Plus III Active Retirement SLP	4.99%	8.12%
25	0.30%	Passive Plus III Active Retirement SLP	4.99%	8.12%
55	0.30%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.39%	5.72%
45	0.30%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.39%	5.72%
25	0.30%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.39%	5.72%
55	0.30%	MyFolio Managed IV Annuity SLP	5.91%	10.83%
45	0.30%	MyFolio Managed IV Annuity SLP	6.24%	12.51%
25	0.30%	MyFolio Managed IV Annuity SLP	6.24%	12.51%
55	0.30%	Passive Plus III Lump Sum SLP	4.47%	5.48%
45	0.30%	Passive Plus III Lump Sum SLP	4.99%	8.12%
25	0.30%	Passive Plus III Lump Sum SLP	4.99%	8.12%
55	0.30%	Active Plus V Universal SLP	6.79%	11.49%
45	0.30%	Active Plus V Universal SLP	7.26%	13.79%
25	0.30%	Active Plus V Universal SLP	7.26%	13.79%
55	0.30%	MyFolio Market I Annuity SLP	3.21%	3.25%
45	0.30%	MyFolio Market I Annuity SLP	3.21%	3.25%
25	0.30%	MyFolio Market I Annuity SLP	3.21%	3.25%
55	0.30%	MyFolio Managed II Active Retirement SLP	3.94%	5.90%
45	0.30%	MyFolio Managed II Active Retirement SLP	3.88%	5.75%
25	0.30%	MyFolio Managed II Active Retirement SLP	3.88%	5.75%
55	0.30%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.39%	4.77%
45	0.30%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.39%	4.77%
25	0.30%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.39%	4.77%
55	0.30%	MyFolio Market IV Universal SLP	6.60%	10.55%
45	0.30%	MyFolio Market IV Universal SLP	6.89%	12.14%
25	0.30%	MyFolio Market IV Universal SLP	6.89%	12.14%
55	0.30%	Active Plus III Lump Sum SLP	4.60%	5.22%
45	0.30%	Active Plus III Lump Sum SLP	5.13%	7.70%
25	0.30%	Active Plus III Lump Sum SLP	5.13%	7.70%
55	0.30%	AP Cash lifestyle	5.15%	5.87%
45	0.30%	AP Cash lifestyle	5.99%	11.05%
25	0.30%	AP Cash lifestyle	5.99%	11.05%
55	0.30%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	4.86%	8.37%
45	0.30%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.56%	11.94%
25	0.30%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.56%	11.94%
55	0.30%	Passive Plus I Annuity SLP	2.93%	1.51%
45	0.30%	Passive Plus I Annuity SLP	2.93%	1.51%
25	0.30%	Passive Plus I Annuity SLP	2.93%	1.51%
55	0.30%	MyFolio Market V Lump Sum SLP	7.70%	11.61%
45	0.30%	MyFolio Market V Lump Sum SLP	8.26%	14.38%
25	0.30%	MyFolio Market V Lump Sum SLP	8.26%	14.38%
55	0.30%	Standard Life Cautious Managed Universal Lifestyle Profile	4.39%	4.77%
45	0.30%	Standard Life Cautious Managed Universal Lifestyle Profile	4.39%	4.77%
25	0.30%	Standard Life Cautious Managed Universal Lifestyle Profile	4.39%	4.77%

55	0.30%	Passive Plus III Universal SLP	4.70%	6.76%
45	0.30%	Passive Plus III Universal SLP	4.99%	8.12%
25	0.30%	Passive Plus III Universal SLP	4.99%	8.12%
55	0.30%	MyFolio Managed III Lump Sum SLP	4.64%	7.03%
45	0.30%	MyFolio Managed III Lump Sum SLP	5.26%	9.80%
25	0.30%	MyFolio Managed III Lump Sum SLP	5.26%	9.80%
55	0.30%	Passive Plus V Active Retirement SLP	6.96%	13.31%
45	0.30%	Passive Plus V Active Retirement SLP	7.34%	15.70%
25	0.30%	Passive Plus V Active Retirement SLP	7.34%	15.70%
55	0.30%	Standard Life MyFolio Market IV Universal Lifestyle Profile	5.99%	8.29%
45	0.30%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.89%	12.14%
25	0.30%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.89%	12.14%
55	0.30%	Active Plus I Annuity SLP	2.99%	1.53%
45	0.30%	Active Plus I Annuity SLP	2.99%	1.53%
25	0.30%	Active Plus I Annuity SLP	2.99%	1.53%
55	0.30%	Passive Plus V Lump Sum SLP	6.73%	12.15%
45	0.30%	Passive Plus V Lump Sum SLP	7.34%	15.70%
25	0.30%	Passive Plus V Lump Sum SLP	7.34%	15.70%
55	0.30%	Standard Life Opportunity I Universal Lifestyle Profile	8.31%	14.15%
45	0.30%	Standard Life Opportunity I Universal Lifestyle Profile	8.31%	14.15%
25	0.30%	Standard Life Opportunity I Universal Lifestyle Profile	8.31%	14.15%
55	0.30%	MyFolio Managed II Universal SLP	3.89%	5.76%
45	0.30%	MyFolio Managed II Universal SLP	3.88%	5.75%
25	0.30%	MyFolio Managed II Universal SLP	3.88%	5.75%
55	0.30%	MyFolio Market III Annuity SLP	5.40%	7.92%
45	0.30%	MyFolio Market III Annuity SLP	5.71%	9.36%
25	0.30%	MyFolio Market III Annuity SLP	5.71%	9.36%
55	0.30%	MyFolio Managed IV Active Retirement SLP	5.94%	10.92%
45	0.30%	MyFolio Managed IV Active Retirement SLP	6.24%	12.51%
25	0.30%	MyFolio Managed IV Active Retirement SLP	6.24%	12.51%
55	0.30%	Global Equity (50:50) Index Universal Lifestyle Profile	6.82%	11.45%
45	0.30%	Global Equity (50:50) Index Universal Lifestyle Profile	7.67%	15.97%
25	0.30%	Global Equity (50:50) Index Universal Lifestyle Profile	7.67%	15.97%
55	0.30%	MyFolio Managed I Annuity SLP	2.84%	2.87%
45	0.30%	MyFolio Managed I Annuity SLP	2.84%	2.87%
25	0.30%	MyFolio Managed I Annuity SLP	2.84%	2.87%
55	0.30%	Active Plus V Lump Sum SLP	6.67%	10.72%
45	0.30%	Active Plus V Lump Sum SLP	7.26%	13.79%
25	0.30%	Active Plus V Lump Sum SLP	7.26%	13.79%
55	0.30%	AP Annuity lifestyle	5.12%	5.69%
45	0.30%	AP Annuity lifestyle	5.99%	11.05%
25	0.30%	AP Annuity lifestyle	5.99%	11.05%
55	0.30%	Active Plus II Universal SLP	3.97%	4.62%
45	0.30%	Active Plus II Universal SLP	3.98%	4.64%
25	0.30%	Active Plus II Universal SLP	3.98%	4.64%
55	0.30%	Passive Plus III Annuity SLP	4.71%	6.78%
45	0.30%	Passive Plus III Annuity SLP	4.99%	8.12%
25	0.30%	Passive Plus III Annuity SLP	4.99%	8.12%
55	0.30%	Active Plus III Active Retirement SLP	4.92%	7.07%
45	0.30%	Active Plus III Active Retirement SLP	5.13%	7.70%
25	0.30%	Active Plus III Active Retirement SLP	5.13%	7.70%
55	0.30%	Passive Plus V Universal SLP	6.85%	12.96%
45	0.30%	Passive Plus V Universal SLP	7.34%	15.70%
25	0.30%	Passive Plus V Universal SLP	7.34%	15.70%
55	0.30%	MyFolio Managed V Lump Sum SLP	6.76%	11.73%
45	0.30%	MyFolio Managed V Lump Sum SLP	7.39%	14.69%
25	0.30%	MyFolio Managed V Lump Sum SLP	7.39%	14.69%
55	0.30%	MyFolio Market III Active Retirement SLP	5.41%	8.07%
45	0.30%	MyFolio Market III Active Retirement SLP	5.71%	9.36%
25	0.30%	MyFolio Market III Active Retirement SLP	5.71%	9.36%
55	0.30%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.85%	3.64%
45	0.30%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.85%	3.64%

25	0.30%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.85%	3.64%
55	0.30%	Active Plus III Annuity SLP	4.83%	6.48%
45	0.30%	Active Plus III Annuity SLP	5.13%	7.70%
25	0.30%	Active Plus III Annuity SLP	5.13%	7.70%
55	0.30%	MyFolio Market II Lump Sum SLP	4.14%	4.75%
45	0.30%	MyFolio Market II Lump Sum SLP	4.39%	5.72%
25	0.30%	MyFolio Market II Lump Sum SLP	4.39%	5.72%
55	0.30%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.39%	4.77%
45	0.30%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.39%	4.77%
25	0.30%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.39%	4.77%
55	0.30%	MyFolio Managed IV Universal SLP	5.91%	10.83%
45	0.30%	MyFolio Managed IV Universal SLP	6.24%	12.51%
25	0.30%	MyFolio Managed IV Universal SLP	6.24%	12.51%
55	0.30%	MyFolio Market V Annuity SLP	7.82%	12.23%
45	0.30%	MyFolio Market V Annuity SLP	8.26%	14.38%
25	0.30%	MyFolio Market V Annuity SLP	8.26%	14.38%
55	0.30%	Passive Plus II Active Retirement SLP	4.04%	5.31%
45	0.30%	Passive Plus II Active Retirement SLP	3.93%	4.76%
25	0.30%	Passive Plus II Active Retirement SLP	3.93%	4.76%
55	0.30%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.21%	3.25%
45	0.30%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.21%	3.25%
25	0.30%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.21%	3.25%
55	0.30%	MyFolio Managed III Annuity SLP	4.90%	8.19%
45	0.30%	MyFolio Managed III Annuity SLP	5.26%	9.80%
25	0.30%	MyFolio Managed III Annuity SLP	5.26%	9.80%
55	0.30%	Passive Plus II Lump Sum SLP	3.69%	3.46%
45	0.30%	Passive Plus II Lump Sum SLP	3.93%	4.76%
25	0.30%	Passive Plus II Lump Sum SLP	3.93%	4.76%
55	0.30%	Active Plus IV Universal SLP	5.91%	9.46%
45	0.30%	Active Plus IV Universal SLP	6.24%	11.08%
25	0.30%	Active Plus IV Universal SLP	6.24%	11.08%
55	0.30%	Passive Plus V Annuity SLP	6.85%	12.97%
45	0.30%	Passive Plus V Annuity SLP	7.34%	15.70%
25	0.30%	Passive Plus V Annuity SLP	7.34%	15.70%
55	0.30%	Active Plus V Active Retirement SLP	6.89%	11.87%
45	0.30%	Active Plus V Active Retirement SLP	7.26%	13.79%
25	0.30%	Active Plus V Active Retirement SLP	7.26%	13.79%
55	0.30%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.69%	6.68%
45	0.30%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.58%	9.54%
25	0.30%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.58%	9.54%
55	0.30%	MyFolio Market III Universal SLP	5.40%	7.92%
45	0.30%	MyFolio Market III Universal SLP	5.71%	9.36%
25	0.30%	MyFolio Market III Universal SLP	5.71%	9.36%
55	0.30%	Active Plus II Lump Sum SLP	3.74%	3.38%
45	0.30%	Active Plus II Lump Sum SLP	3.98%	4.64%
25	0.30%	Active Plus II Lump Sum SLP	3.98%	4.64%
55	0.30%	MyFolio Market V Active Retirement SLP	7.87%	12.32%
45	0.30%	MyFolio Market V Active Retirement SLP	8.26%	14.38%
25	0.30%	MyFolio Market V Active Retirement SLP	8.26%	14.38%
55	0.30%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.25%	7.34%
45	0.30%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.59%	9.35%
25	0.30%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.59%	9.35%
55	0.30%	Active Plus V Annuity SLP	6.79%	11.51%
45	0.30%	Active Plus V Annuity SLP	7.26%	13.79%
25	0.30%	Active Plus V Annuity SLP	7.26%	13.79%
55	0.30%	MyFolio Market IV Lump Sum SLP	6.49%	9.93%
45	0.30%	MyFolio Market IV Lump Sum SLP	6.89%	12.14%
25	0.30%	MyFolio Market IV Lump Sum SLP	6.89%	12.14%
55	0.30%	Standard Life Balanced Managed Universal Lifestyle Profile	5.69%	6.68%
45	0.30%	Standard Life Balanced Managed Universal Lifestyle Profile	6.58%	9.54%
25	0.30%	Standard Life Balanced Managed Universal Lifestyle Profile	6.58%	9.54%
55	0.30%	Passive Plus II Universal SLP	3.92%	4.75%

45	0.30%	Passive Plus II Universal SLP	3.93%	4.76%
25	0.30%	Passive Plus II Universal SLP	3.93%	4.76%
55	0.30%	MyFolio Managed II Lump Sum SLP	3.62%	4.60%
45	0.30%	MyFolio Managed II Lump Sum SLP	3.88%	5.75%
25	0.30%	MyFolio Managed II Lump Sum SLP	3.88%	5.75%
55	0.30%	Passive Plus IV Active Retirement SLP	5.94%	10.53%
45	0.30%	Passive Plus IV Active Retirement SLP	6.16%	12.00%
25	0.30%	Passive Plus IV Active Retirement SLP	6.16%	12.00%
55	0.30%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.23%	7.18%
45	0.30%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.71%	9.36%
25	0.30%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.71%	9.36%
55	0.30%	MyFolio Managed V Annuity SLP	6.91%	12.46%
45	0.30%	MyFolio Managed V Annuity SLP	7.39%	14.69%
25	0.30%	MyFolio Managed V Annuity SLP	7.39%	14.69%
55	0.30%	Passive Plus IV Lump Sum SLP	5.71%	9.38%
45	0.30%	Passive Plus IV Lump Sum SLP	6.16%	12.00%
25	0.30%	Passive Plus IV Lump Sum SLP	6.16%	12.00%
55	0.30%	Managed Annuity Lifestyle Profile	5.69%	6.68%
45	0.30%	Managed Annuity Lifestyle Profile	6.58%	9.54%
25	0.30%	Managed Annuity Lifestyle Profile	6.58%	9.54%
55	0.30%	MyFolio Market II Annuity SLP	4.39%	5.74%
45	0.30%	MyFolio Market II Annuity SLP	4.39%	5.72%
25	0.30%	MyFolio Market II Annuity SLP	4.39%	5.72%
55	0.30%	MyFolio Managed III Active Retirement SLP	4.96%	8.33%
45	0.30%	MyFolio Managed III Active Retirement SLP	5.26%	9.80%
25	0.30%	MyFolio Managed III Active Retirement SLP	5.26%	9.80%
55	0.30%	Opportunity Universal Lifestyle Profile	8.31%	14.15%
45	0.30%	Opportunity Universal Lifestyle Profile	8.31%	14.15%
25	0.30%	Opportunity Universal Lifestyle Profile	8.31%	14.15%
55	0.30%	MyFolio Market V Universal SLP	7.82%	12.23%
45	0.30%	MyFolio Market V Universal SLP	8.26%	14.38%
25	0.30%	MyFolio Market V Universal SLP	8.26%	14.38%
55	0.30%	Active Plus IV Lump Sum SLP	5.79%	8.69%
45	0.30%	Active Plus IV Lump Sum SLP	6.24%	11.08%
25	0.30%	Active Plus IV Lump Sum SLP	6.24%	11.08%
55	0.30%	AP Drawdown lifestyle	5.51%	8.02%
45	0.30%	AP Drawdown lifestyle	5.99%	11.05%
25	0.30%	AP Drawdown lifestyle	5.99%	11.05%
55	0.02%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	5.04%	8.92%
45	0.02%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.09%	13.76%
25	0.02%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.09%	13.76%
55	0.02%	Passive Plus II Annuity SLP	3.64%	4.47%
45	0.02%	Passive Plus II Annuity SLP	3.64%	4.47%
25	0.02%	Passive Plus II Annuity SLP	3.64%	4.47%
55	0.02%	Active Plus II Active Retirement SLP	3.78%	4.94%
45	0.02%	Active Plus II Active Retirement SLP	3.69%	4.35%
25	0.02%	Active Plus II Active Retirement SLP	3.69%	4.35%
55	0.02%	Standard Life Opportunity II Universal Lifestyle Profile	2.89%	14.35%
45	0.02%	Standard Life Opportunity II Universal Lifestyle Profile	2.89%	14.35%
25	0.02%	Standard Life Opportunity II Universal Lifestyle Profile	2.89%	14.35%
55	0.02%	Passive Plus IV Universal SLP	5.53%	9.87%
45	0.02%	Passive Plus IV Universal SLP	5.86%	11.69%
25	0.02%	Passive Plus IV Universal SLP	5.86%	11.69%
55	0.02%	MyFolio Managed IV Lump Sum SLP	5.47%	9.80%
45	0.02%	MyFolio Managed IV Lump Sum SLP	5.94%	12.20%
25	0.02%	MyFolio Managed IV Lump Sum SLP	5.94%	12.20%
55	0.02%	MyFolio Market II Active Retirement SLP	4.12%	5.59%
45	0.02%	MyFolio Market II Active Retirement SLP	4.10%	5.43%
25	0.02%	MyFolio Market II Active Retirement SLP	4.10%	5.43%
55	0.02%	Standard Life MyFolio Market V Universal Lifestyle Profile	6.51%	8.88%
45	0.02%	Standard Life MyFolio Market V Universal Lifestyle Profile	7.95%	14.06%
25	0.02%	Standard Life MyFolio Market V Universal Lifestyle Profile	7.95%	14.06%

55	0.02%	Active Plus II Annuity SLP	3.69%	4.36%
45	0.02%	Active Plus II Annuity SLP	3.69%	4.35%
25	0.02%	Active Plus II Annuity SLP	3.69%	4.35%
55	0.02%	MyFolio Market I Lump Sum SLP	2.92%	2.96%
45	0.02%	MyFolio Market I Lump Sum SLP	2.92%	2.96%
25	0.02%	MyFolio Market I Lump Sum SLP	2.92%	2.96%
55	0.02%	Standard Life Balanced Managed I Universal Lifestyle Profile	5.39%	6.38%
45	0.02%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.28%	9.24%
25	0.02%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.28%	9.24%
55	0.02%	MyFolio Managed III Universal SLP	4.61%	7.89%
45	0.02%	MyFolio Managed III Universal SLP	4.97%	9.49%
25	0.02%	MyFolio Managed III Universal SLP	4.97%	9.49%
55	0.02%	MyFolio Market IV Annuity SLP	6.31%	10.24%
45	0.02%	MyFolio Market IV Annuity SLP	6.59%	11.83%
25	0.02%	MyFolio Market IV Annuity SLP	6.59%	11.83%
55	0.02%	MyFolio Managed V Active Retirement SLP	6.64%	12.23%
45	0.02%	MyFolio Managed V Active Retirement SLP	7.09%	14.37%
25	0.02%	MyFolio Managed V Active Retirement SLP	7.09%	14.37%
55	0.02%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.02%	8.16%
45	0.02%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.94%	12.20%
25	0.02%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.94%	12.20%
55	0.02%	MyFolio Managed II Annuity SLP	3.60%	5.47%
45	0.02%	MyFolio Managed II Annuity SLP	3.59%	5.46%
25	0.02%	MyFolio Managed II Annuity SLP	3.59%	5.46%
55	0.02%	Passive Plus I Lump Sum SLP	2.64%	1.23%
45	0.02%	Passive Plus I Lump Sum SLP	2.64%	1.23%
25	0.02%	Passive Plus I Lump Sum SLP	2.64%	1.23%
55	0.02%	Active Plus III Universal SLP	4.53%	6.15%
45	0.02%	Active Plus III Universal SLP	4.83%	7.40%
25	0.02%	Active Plus III Universal SLP	4.83%	7.40%
55	0.02%	Passive Plus IV Annuity SLP	5.53%	9.88%
45	0.02%	Passive Plus IV Annuity SLP	5.86%	11.69%
25	0.02%	Passive Plus IV Annuity SLP	5.86%	11.69%
55	0.02%	Active Plus IV Active Retirement SLP	5.72%	9.54%
45	0.02%	Active Plus IV Active Retirement SLP	5.94%	10.77%
25	0.02%	Active Plus IV Active Retirement SLP	5.94%	10.77%
55	0.02%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.35%	16.08%
45	0.02%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.35%	16.08%
25	0.02%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.35%	16.08%
55	0.02%	MyFolio Market II Universal SLP	4.10%	5.45%
45	0.02%	MyFolio Market II Universal SLP	4.10%	5.43%
25	0.02%	MyFolio Market II Universal SLP	4.10%	5.43%
55	0.02%	Active Plus I Lump Sum SLP	2.70%	1.25%
45	0.02%	Active Plus I Lump Sum SLP	2.70%	1.25%
25	0.02%	Active Plus I Lump Sum SLP	2.70%	1.25%
55	0.02%	MyFolio Market IV Active Retirement SLP	6.36%	10.33%
45	0.02%	MyFolio Market IV Active Retirement SLP	6.59%	11.83%
25	0.02%	MyFolio Market IV Active Retirement SLP	6.59%	11.83%
55	0.02%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.45%	5.70%
45	0.02%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.45%	5.70%
25	0.02%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.45%	5.70%
55	0.02%	Active Plus IV Annuity SLP	5.62%	9.17%
45	0.02%	Active Plus IV Annuity SLP	5.94%	10.77%
25	0.02%	Active Plus IV Annuity SLP	5.94%	10.77%
55	0.02%	MyFolio Market III Lump Sum SLP	4.85%	6.63%
45	0.02%	MyFolio Market III Lump Sum SLP	5.42%	9.05%
25	0.02%	MyFolio Market III Lump Sum SLP	5.42%	9.05%
55	0.02%	Standard Life Opportunity Universal Lifestyle Profile	8.01%	13.83%
45	0.02%	Standard Life Opportunity Universal Lifestyle Profile	8.01%	13.83%
25	0.02%	Standard Life Opportunity Universal Lifestyle Profile	8.01%	13.83%
55	0.02%	MyFolio Managed V Universal SLP	6.61%	12.15%
45	0.02%	MyFolio Managed V Universal SLP	7.09%	14.37%

25	0.02%	MyFolio Managed V Universal SLP	7.09%	14.37%
55	0.02%	MyFolio Managed I Lump Sum SLP	2.55%	2.58%
45	0.02%	MyFolio Managed I Lump Sum SLP	2.55%	2.58%
25	0.02%	MyFolio Managed I Lump Sum SLP	2.55%	2.58%
55	0.02%	Passive Plus III Active Retirement SLP	4.53%	7.03%
45	0.02%	Passive Plus III Active Retirement SLP	4.70%	7.82%
25	0.02%	Passive Plus III Active Retirement SLP	4.70%	7.82%
55	0.02%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.10%	5.43%
45	0.02%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.10%	5.43%
25	0.02%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.10%	5.43%
55	0.02%	MyFolio Managed IV Annuity SLP	5.61%	10.52%
45	0.02%	MyFolio Managed IV Annuity SLP	5.94%	12.20%
25	0.02%	MyFolio Managed IV Annuity SLP	5.94%	12.20%
55	0.02%	Passive Plus III Lump Sum SLP	4.18%	5.18%
45	0.02%	Passive Plus III Lump Sum SLP	4.70%	7.82%
25	0.02%	Passive Plus III Lump Sum SLP	4.70%	7.82%
55	0.02%	Active Plus V Universal SLP	6.49%	11.18%
45	0.02%	Active Plus V Universal SLP	6.96%	13.47%
25	0.02%	Active Plus V Universal SLP	6.96%	13.47%
55	0.02%	MyFolio Market I Annuity SLP	2.92%	2.96%
45	0.02%	MyFolio Market I Annuity SLP	2.92%	2.96%
25	0.02%	MyFolio Market I Annuity SLP	2.92%	2.96%
55	0.02%	MyFolio Managed II Active Retirement SLP	3.65%	5.61%
45	0.02%	MyFolio Managed II Active Retirement SLP	3.59%	5.46%
25	0.02%	MyFolio Managed II Active Retirement SLP	3.59%	5.46%
55	0.02%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.10%	4.47%
45	0.02%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.10%	4.47%
25	0.02%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.10%	4.47%
55	0.02%	MyFolio Market IV Universal SLP	6.31%	10.24%
45	0.02%	MyFolio Market IV Universal SLP	6.59%	11.83%
25	0.02%	MyFolio Market IV Universal SLP	6.59%	11.83%
55	0.02%	Active Plus III Lump Sum SLP	4.30%	4.92%
45	0.02%	Active Plus III Lump Sum SLP	4.83%	7.40%
25	0.02%	Active Plus III Lump Sum SLP	4.83%	7.40%
55	0.02%	AP Cash lifestyle	4.86%	5.58%
45	0.02%	AP Cash lifestyle	5.70%	10.74%
25	0.02%	AP Cash lifestyle	5.70%	10.74%
55	0.02%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	4.57%	8.07%
45	0.02%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.27%	11.62%
25	0.02%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.27%	11.62%
55	0.02%	Passive Plus I Annuity SLP	2.64%	1.23%
45	0.02%	Passive Plus I Annuity SLP	2.64%	1.23%
25	0.02%	Passive Plus I Annuity SLP	2.64%	1.23%
55	0.02%	MyFolio Market V Lump Sum SLP	7.40%	11.30%
45	0.02%	MyFolio Market V Lump Sum SLP	7.95%	14.06%
25	0.02%	MyFolio Market V Lump Sum SLP	7.95%	14.06%
55	0.02%	Standard Life Cautious Managed Universal Lifestyle Profile	4.10%	4.47%
45	0.02%	Standard Life Cautious Managed Universal Lifestyle Profile	4.10%	4.47%
25	0.02%	Standard Life Cautious Managed Universal Lifestyle Profile	4.10%	4.47%
55	0.02%	Passive Plus III Universal SLP	4.41%	6.47%
45	0.02%	Passive Plus III Universal SLP	4.70%	7.82%
25	0.02%	Passive Plus III Universal SLP	4.70%	7.82%
55	0.02%	MyFolio Managed III Lump Sum SLP	4.35%	6.73%
45	0.02%	MyFolio Managed III Lump Sum SLP	4.97%	9.49%
25	0.02%	MyFolio Managed III Lump Sum SLP	4.97%	9.49%
55	0.02%	Passive Plus V Active Retirement SLP	6.66%	12.99%
45	0.02%	Passive Plus V Active Retirement SLP	7.05%	15.38%
25	0.02%	Passive Plus V Active Retirement SLP	7.05%	15.38%
55	0.02%	Standard Life MyFolio Market IV Universal Lifestyle Profile	5.69%	7.99%
45	0.02%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.59%	11.83%
25	0.02%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.59%	11.83%
55	0.02%	Active Plus I Annuity SLP	2.70%	1.25%

45	0.02%	Active Plus I Annuity SLP	2.70%	1.25%
25	0.02%	Active Plus I Annuity SLP	2.70%	1.25%
55	0.02%	Passive Plus V Lump Sum SLP	6.43%	11.84%
45	0.02%	Passive Plus V Lump Sum SLP	7.05%	15.38%
25	0.02%	Passive Plus V Lump Sum SLP	7.05%	15.38%
55	0.02%	Standard Life Opportunity I Universal Lifestyle Profile	8.01%	13.83%
45	0.02%	Standard Life Opportunity I Universal Lifestyle Profile	8.01%	13.83%
25	0.02%	Standard Life Opportunity I Universal Lifestyle Profile	8.01%	13.83%
55	0.02%	MyFolio Managed II Universal SLP	3.60%	5.47%
45	0.02%	MyFolio Managed II Universal SLP	3.59%	5.46%
25	0.02%	MyFolio Managed II Universal SLP	3.59%	5.46%
55	0.02%	MyFolio Market III Annuity SLP	5.10%	7.62%
45	0.02%	MyFolio Market III Annuity SLP	5.42%	9.05%
25	0.02%	MyFolio Market III Annuity SLP	5.42%	9.05%
55	0.02%	MyFolio Managed IV Active Retirement SLP	5.64%	10.61%
45	0.02%	MyFolio Managed IV Active Retirement SLP	5.94%	12.20%
25	0.02%	MyFolio Managed IV Active Retirement SLP	5.94%	12.20%
55	0.02%	Global Equity (50:50) Index Universal Lifestyle Profile	6.53%	11.14%
45	0.02%	Global Equity (50:50) Index Universal Lifestyle Profile	7.37%	15.65%
25	0.02%	Global Equity (50:50) Index Universal Lifestyle Profile	7.37%	15.65%
55	0.02%	MyFolio Managed I Annuity SLP	2.55%	2.58%
45	0.02%	MyFolio Managed I Annuity SLP	2.55%	2.58%
25	0.02%	MyFolio Managed I Annuity SLP	2.55%	2.58%
55	0.02%	Active Plus V Lump Sum SLP	6.37%	10.41%
45	0.02%	Active Plus V Lump Sum SLP	6.96%	13.47%
25	0.02%	Active Plus V Lump Sum SLP	6.96%	13.47%
55	0.02%	AP Annuity lifestyle	4.83%	5.39%
45	0.02%	AP Annuity lifestyle	5.70%	10.74%
25	0.02%	AP Annuity lifestyle	5.70%	10.74%
55	0.02%	Active Plus II Universal SLP	3.68%	4.32%
45	0.02%	Active Plus II Universal SLP	3.69%	4.35%
25	0.02%	Active Plus II Universal SLP	3.69%	4.35%
55	0.02%	Passive Plus III Annuity SLP	4.42%	6.48%
45	0.02%	Passive Plus III Annuity SLP	4.70%	7.82%
25	0.02%	Passive Plus III Annuity SLP	4.70%	7.82%
55	0.02%	Active Plus III Active Retirement SLP	4.62%	6.77%
45	0.02%	Active Plus III Active Retirement SLP	4.83%	7.40%
25	0.02%	Active Plus III Active Retirement SLP	4.83%	7.40%
55	0.02%	Passive Plus V Universal SLP	6.55%	12.64%
45	0.02%	Passive Plus V Universal SLP	7.05%	15.38%
25	0.02%	Passive Plus V Universal SLP	7.05%	15.38%
55	0.02%	MyFolio Managed V Lump Sum SLP	6.47%	11.42%
45	0.02%	MyFolio Managed V Lump Sum SLP	7.09%	14.37%
25	0.02%	MyFolio Managed V Lump Sum SLP	7.09%	14.37%
55	0.02%	MyFolio Market III Active Retirement SLP	5.11%	7.76%
45	0.02%	MyFolio Market III Active Retirement SLP	5.42%	9.05%
25	0.02%	MyFolio Market III Active Retirement SLP	5.42%	9.05%
55	0.02%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.56%	3.35%
45	0.02%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.56%	3.35%
25	0.02%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.56%	3.35%
55	0.02%	Active Plus III Annuity SLP	4.54%	6.18%
45	0.02%	Active Plus III Annuity SLP	4.83%	7.40%
25	0.02%	Active Plus III Annuity SLP	4.83%	7.40%
55	0.02%	MyFolio Market II Lump Sum SLP	3.85%	4.46%
45	0.02%	MyFolio Market II Lump Sum SLP	4.10%	5.43%
25	0.02%	MyFolio Market II Lump Sum SLP	4.10%	5.43%
55	0.02%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.10%	4.47%
45	0.02%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.10%	4.47%
25	0.02%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.10%	4.47%
55	0.02%	MyFolio Managed IV Universal SLP	5.61%	10.52%
45	0.02%	MyFolio Managed IV Universal SLP	5.94%	12.20%
25	0.02%	MyFolio Managed IV Universal SLP	5.94%	12.20%

55	0.02%	MyFolio Market V Annuity SLP	7.52%	11.91%
45	0.02%	MyFolio Market V Annuity SLP	7.95%	14.06%
25	0.02%	MyFolio Market V Annuity SLP	7.95%	14.06%
55	0.02%	Passive Plus II Active Retirement SLP	3.75%	5.02%
45	0.02%	Passive Plus II Active Retirement SLP	3.64%	4.47%
25	0.02%	Passive Plus II Active Retirement SLP	3.64%	4.47%
55	0.02%	Standard Life MyFolio Market I Universal Lifestyle Profile	2.92%	2.96%
45	0.02%	Standard Life MyFolio Market I Universal Lifestyle Profile	2.92%	2.96%
25	0.02%	Standard Life MyFolio Market I Universal Lifestyle Profile	2.92%	2.96%
55	0.02%	MyFolio Managed III Annuity SLP	4.61%	7.89%
45	0.02%	MyFolio Managed III Annuity SLP	4.97%	9.49%
25	0.02%	MyFolio Managed III Annuity SLP	4.97%	9.49%
55	0.02%	Passive Plus II Lump Sum SLP	3.40%	3.17%
45	0.02%	Passive Plus II Lump Sum SLP	3.64%	4.47%
25	0.02%	Passive Plus II Lump Sum SLP	3.64%	4.47%
55	0.02%	Active Plus IV Universal SLP	5.61%	9.15%
45	0.02%	Active Plus IV Universal SLP	5.94%	10.77%
25	0.02%	Active Plus IV Universal SLP	5.94%	10.77%
55	0.02%	Passive Plus V Annuity SLP	6.55%	12.65%
45	0.02%	Passive Plus V Annuity SLP	7.05%	15.38%
25	0.02%	Passive Plus V Annuity SLP	7.05%	15.38%
55	0.02%	Active Plus V Active Retirement SLP	6.59%	11.56%
45	0.02%	Active Plus V Active Retirement SLP	6.96%	13.47%
25	0.02%	Active Plus V Active Retirement SLP	6.96%	13.47%
55	0.02%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.39%	6.38%
45	0.02%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.28%	9.24%
25	0.02%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.28%	9.24%
55	0.02%	MyFolio Market III Universal SLP	5.10%	7.62%
45	0.02%	MyFolio Market III Universal SLP	5.42%	9.05%
25	0.02%	MyFolio Market III Universal SLP	5.42%	9.05%
55	0.02%	Active Plus II Lump Sum SLP	3.45%	3.10%
45	0.02%	Active Plus II Lump Sum SLP	3.69%	4.35%
25	0.02%	Active Plus II Lump Sum SLP	3.69%	4.35%
55	0.02%	MyFolio Market V Active Retirement SLP	7.57%	12.00%
45	0.02%	MyFolio Market V Active Retirement SLP	7.95%	14.06%
25	0.02%	MyFolio Market V Active Retirement SLP	7.95%	14.06%
55	0.02%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	3.96%	7.04%
45	0.02%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.30%	9.05%
25	0.02%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.30%	9.05%
55	0.02%	Active Plus V Annuity SLP	6.49%	11.19%
45	0.02%	Active Plus V Annuity SLP	6.96%	13.47%
25	0.02%	Active Plus V Annuity SLP	6.96%	13.47%
55	0.02%	MyFolio Market IV Lump Sum SLP	6.19%	9.62%
45	0.02%	MyFolio Market IV Lump Sum SLP	6.59%	11.83%
25	0.02%	MyFolio Market IV Lump Sum SLP	6.59%	11.83%
55	0.02%	Standard Life Balanced Managed Universal Lifestyle Profile	5.39%	6.38%
45	0.02%	Standard Life Balanced Managed Universal Lifestyle Profile	6.28%	9.24%
25	0.02%	Standard Life Balanced Managed Universal Lifestyle Profile	6.28%	9.24%
55	0.02%	Passive Plus II Universal SLP	3.63%	4.45%
45	0.02%	Passive Plus II Universal SLP	3.64%	4.47%
25	0.02%	Passive Plus II Universal SLP	3.64%	4.47%
55	0.02%	MyFolio Managed II Lump Sum SLP	3.33%	4.31%
45	0.02%	MyFolio Managed II Lump Sum SLP	3.59%	5.46%
25	0.02%	MyFolio Managed II Lump Sum SLP	3.59%	5.46%
55	0.02%	Passive Plus IV Active Retirement SLP	5.64%	10.22%
45	0.02%	Passive Plus IV Active Retirement SLP	5.86%	11.69%
25	0.02%	Passive Plus IV Active Retirement SLP	5.86%	11.69%
55	0.02%	Standard Life MyFolio Market III Universal Lifestyle Profile	4.94%	6.88%
45	0.02%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.42%	9.05%
25	0.02%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.42%	9.05%
55	0.02%	MyFolio Managed V Annuity SLP	6.61%	12.15%
45	0.02%	MyFolio Managed V Annuity SLP	7.09%	14.37%

25	0.02%	MyFolio Managed V Annuity SLP	7.09%	14.37%
55	0.02%	Passive Plus IV Lump Sum SLP	5.41%	9.07%
45	0.02%	Passive Plus IV Lump Sum SLP	5.86%	11.69%
25	0.02%	Passive Plus IV Lump Sum SLP	5.86%	11.69%
55	0.02%	Managed Annuity Lifestyle Profile	5.39%	6.38%
45	0.02%	Managed Annuity Lifestyle Profile	6.28%	9.24%
25	0.02%	Managed Annuity Lifestyle Profile	6.28%	9.24%
55	0.02%	MyFolio Market II Annuity SLP	4.10%	5.44%
45	0.02%	MyFolio Market II Annuity SLP	4.10%	5.43%
25	0.02%	MyFolio Market II Annuity SLP	4.10%	5.43%
55	0.02%	MyFolio Managed III Active Retirement SLP	4.66%	8.03%
45	0.02%	MyFolio Managed III Active Retirement SLP	4.97%	9.49%
25	0.02%	MyFolio Managed III Active Retirement SLP	4.97%	9.49%
55	0.02%	Opportunity Universal Lifestyle Profile	8.01%	13.83%
45	0.02%	Opportunity Universal Lifestyle Profile	8.01%	13.83%
25	0.02%	Opportunity Universal Lifestyle Profile	8.01%	13.83%
55	0.02%	MyFolio Market V Universal SLP	7.52%	11.91%
45	0.02%	MyFolio Market V Universal SLP	7.95%	14.06%
25	0.02%	MyFolio Market V Universal SLP	7.95%	14.06%
55	0.02%	Active Plus IV Lump Sum SLP	5.49%	8.38%
45	0.02%	Active Plus IV Lump Sum SLP	5.94%	10.77%
25	0.02%	Active Plus IV Lump Sum SLP	5.94%	10.77%
55	0.02%	AP Drawdown lifestyle	5.21%	7.72%
45	0.02%	AP Drawdown lifestyle	5.70%	10.74%
25	0.02%	AP Drawdown lifestyle	5.70%	10.74%
55	0.34%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	5.38%	9.27%
45	0.34%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.43%	14.13%
25	0.34%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.43%	14.13%
55	0.34%	Passive Plus II Annuity SLP	3.97%	4.81%
45	0.34%	Passive Plus II Annuity SLP	3.97%	4.80%
25	0.34%	Passive Plus II Annuity SLP	3.97%	4.80%
55	0.34%	Active Plus II Active Retirement SLP	4.11%	5.28%
45	0.34%	Active Plus II Active Retirement SLP	4.02%	4.68%
25	0.34%	Active Plus II Active Retirement SLP	4.02%	4.68%
55	0.34%	Standard Life Opportunity II Universal Lifestyle Profile	3.22%	14.72%
45	0.34%	Standard Life Opportunity II Universal Lifestyle Profile	3.22%	14.72%
25	0.34%	Standard Life Opportunity II Universal Lifestyle Profile	3.22%	14.72%
55	0.34%	Passive Plus IV Universal SLP	5.87%	10.23%
45	0.34%	Passive Plus IV Universal SLP	6.20%	12.05%
25	0.34%	Passive Plus IV Universal SLP	6.20%	12.05%
55	0.34%	MyFolio Managed IV Lump Sum SLP	5.81%	10.15%
45	0.34%	MyFolio Managed IV Lump Sum SLP	6.28%	12.56%
25	0.34%	MyFolio Managed IV Lump Sum SLP	6.28%	12.56%
55	0.34%	MyFolio Market II Active Retirement SLP	4.45%	5.93%
45	0.34%	MyFolio Market II Active Retirement SLP	4.43%	5.77%
25	0.34%	MyFolio Market II Active Retirement SLP	4.43%	5.77%
55	0.34%	Standard Life MyFolio Market V Universal Lifestyle Profile	6.85%	9.23%
45	0.34%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.30%	14.43%
25	0.34%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.30%	14.43%
55	0.34%	Active Plus II Annuity SLP	4.02%	4.69%
45	0.34%	Active Plus II Annuity SLP	4.02%	4.68%
25	0.34%	Active Plus II Annuity SLP	4.02%	4.68%
55	0.34%	MyFolio Market I Lump Sum SLP	3.25%	3.29%
45	0.34%	MyFolio Market I Lump Sum SLP	3.25%	3.29%
25	0.34%	MyFolio Market I Lump Sum SLP	3.25%	3.29%
55	0.34%	Standard Life Balanced Managed I Universal Lifestyle Profile	5.73%	6.72%
45	0.34%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.62%	9.58%
25	0.34%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.62%	9.58%
55	0.34%	MyFolio Managed III Universal SLP	4.94%	8.23%
45	0.34%	MyFolio Managed III Universal SLP	5.30%	9.84%
25	0.34%	MyFolio Managed III Universal SLP	5.30%	9.84%
55	0.34%	MyFolio Market IV Annuity SLP	6.65%	10.59%

45	0.34%	MyFolio Market IV Annuity SLP	6.94%	12.18%
25	0.34%	MyFolio Market IV Annuity SLP	6.94%	12.18%
55	0.34%	MyFolio Managed V Active Retirement SLP	6.98%	12.59%
45	0.34%	MyFolio Managed V Active Retirement SLP	7.43%	14.73%
25	0.34%	MyFolio Managed V Active Retirement SLP	7.43%	14.73%
55	0.34%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.36%	8.50%
45	0.34%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.28%	12.56%
25	0.34%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.28%	12.56%
55	0.34%	MyFolio Managed II Annuity SLP	3.93%	5.81%
45	0.34%	MyFolio Managed II Annuity SLP	3.93%	5.80%
25	0.34%	MyFolio Managed II Annuity SLP	3.93%	5.80%
55	0.34%	Passive Plus I Lump Sum SLP	2.97%	1.55%
45	0.34%	Passive Plus I Lump Sum SLP	2.97%	1.55%
25	0.34%	Passive Plus I Lump Sum SLP	2.97%	1.55%
55	0.34%	Active Plus III Universal SLP	4.87%	6.49%
45	0.34%	Active Plus III Universal SLP	5.17%	7.74%
25	0.34%	Active Plus III Universal SLP	5.17%	7.74%
55	0.34%	Passive Plus IV Annuity SLP	5.87%	10.24%
45	0.34%	Passive Plus IV Annuity SLP	6.20%	12.05%
25	0.34%	Passive Plus IV Annuity SLP	6.20%	12.05%
55	0.34%	Active Plus IV Active Retirement SLP	6.05%	9.89%
45	0.34%	Active Plus IV Active Retirement SLP	6.28%	11.13%
25	0.34%	Active Plus IV Active Retirement SLP	6.28%	11.13%
55	0.34%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.69%	16.45%
45	0.34%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.69%	16.45%
25	0.34%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.69%	16.45%
55	0.34%	MyFolio Market II Universal SLP	4.44%	5.78%
45	0.34%	MyFolio Market II Universal SLP	4.43%	5.77%
25	0.34%	MyFolio Market II Universal SLP	4.43%	5.77%
55	0.34%	Active Plus I Lump Sum SLP	3.03%	1.57%
45	0.34%	Active Plus I Lump Sum SLP	3.03%	1.57%
25	0.34%	Active Plus I Lump Sum SLP	3.03%	1.57%
55	0.34%	MyFolio Market IV Active Retirement SLP	6.70%	10.68%
45	0.34%	MyFolio Market IV Active Retirement SLP	6.94%	12.18%
25	0.34%	MyFolio Market IV Active Retirement SLP	6.94%	12.18%
55	0.34%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.78%	6.03%
45	0.34%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.78%	6.03%
25	0.34%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.78%	6.03%
55	0.34%	Active Plus IV Annuity SLP	5.95%	9.52%
45	0.34%	Active Plus IV Annuity SLP	6.28%	11.13%
25	0.34%	Active Plus IV Annuity SLP	6.28%	11.13%
55	0.34%	MyFolio Market III Lump Sum SLP	5.19%	6.97%
45	0.34%	MyFolio Market III Lump Sum SLP	5.75%	9.40%
25	0.34%	MyFolio Market III Lump Sum SLP	5.75%	9.40%
55	0.34%	Standard Life Opportunity Universal Lifestyle Profile	8.36%	14.19%
45	0.34%	Standard Life Opportunity Universal Lifestyle Profile	8.36%	14.19%
25	0.34%	Standard Life Opportunity Universal Lifestyle Profile	8.36%	14.19%
55	0.34%	MyFolio Managed V Universal SLP	6.95%	12.51%
45	0.34%	MyFolio Managed V Universal SLP	7.43%	14.73%
25	0.34%	MyFolio Managed V Universal SLP	7.43%	14.73%
55	0.34%	MyFolio Managed I Lump Sum SLP	2.88%	2.91%
45	0.34%	MyFolio Managed I Lump Sum SLP	2.88%	2.91%
25	0.34%	MyFolio Managed I Lump Sum SLP	2.88%	2.91%
55	0.34%	Passive Plus III Active Retirement SLP	4.86%	7.37%
45	0.34%	Passive Plus III Active Retirement SLP	5.03%	8.17%
25	0.34%	Passive Plus III Active Retirement SLP	5.03%	8.17%
55	0.34%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.43%	5.77%
45	0.34%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.43%	5.77%
25	0.34%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.43%	5.77%
55	0.34%	MyFolio Managed IV Annuity SLP	5.95%	10.87%
45	0.34%	MyFolio Managed IV Annuity SLP	6.28%	12.56%
25	0.34%	MyFolio Managed IV Annuity SLP	6.28%	12.56%

55	0.34%	Passive Plus III Lump Sum SLP	4.51%	5.52%
45	0.34%	Passive Plus III Lump Sum SLP	5.03%	8.17%
25	0.34%	Passive Plus III Lump Sum SLP	5.03%	8.17%
55	0.34%	Active Plus V Universal SLP	6.83%	11.53%
45	0.34%	Active Plus V Universal SLP	7.30%	13.83%
25	0.34%	Active Plus V Universal SLP	7.30%	13.83%
55	0.34%	MyFolio Market I Annuity SLP	3.25%	3.29%
45	0.34%	MyFolio Market I Annuity SLP	3.25%	3.29%
25	0.34%	MyFolio Market I Annuity SLP	3.25%	3.29%
55	0.34%	MyFolio Managed II Active Retirement SLP	3.98%	5.95%
45	0.34%	MyFolio Managed II Active Retirement SLP	3.93%	5.80%
25	0.34%	MyFolio Managed II Active Retirement SLP	3.93%	5.80%
55	0.34%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.43%	4.81%
45	0.34%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.43%	4.81%
25	0.34%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.43%	4.81%
55	0.34%	MyFolio Market IV Universal SLP	6.65%	10.59%
45	0.34%	MyFolio Market IV Universal SLP	6.94%	12.18%
25	0.34%	MyFolio Market IV Universal SLP	6.94%	12.18%
55	0.34%	Active Plus III Lump Sum SLP	4.64%	5.26%
45	0.34%	Active Plus III Lump Sum SLP	5.17%	7.74%
25	0.34%	Active Plus III Lump Sum SLP	5.17%	7.74%
55	0.34%	AP Cash lifestyle	5.19%	5.91%
45	0.34%	AP Cash lifestyle	6.03%	11.09%
25	0.34%	AP Cash lifestyle	6.03%	11.09%
55	0.34%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	4.90%	8.41%
45	0.34%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.60%	11.98%
25	0.34%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.60%	11.98%
55	0.34%	Passive Plus I Annuity SLP	2.97%	1.55%
45	0.34%	Passive Plus I Annuity SLP	2.97%	1.55%
25	0.34%	Passive Plus I Annuity SLP	2.97%	1.55%
55	0.34%	MyFolio Market V Lump Sum SLP	7.75%	11.65%
45	0.34%	MyFolio Market V Lump Sum SLP	8.30%	14.43%
25	0.34%	MyFolio Market V Lump Sum SLP	8.30%	14.43%
55	0.34%	Standard Life Cautious Managed Universal Lifestyle Profile	4.43%	4.81%
45	0.34%	Standard Life Cautious Managed Universal Lifestyle Profile	4.43%	4.81%
25	0.34%	Standard Life Cautious Managed Universal Lifestyle Profile	4.43%	4.81%
55	0.34%	Passive Plus III Universal SLP	4.74%	6.81%
45	0.34%	Passive Plus III Universal SLP	5.03%	8.17%
25	0.34%	Passive Plus III Universal SLP	5.03%	8.17%
55	0.34%	MyFolio Managed III Lump Sum SLP	4.68%	7.07%
45	0.34%	MyFolio Managed III Lump Sum SLP	5.30%	9.84%
25	0.34%	MyFolio Managed III Lump Sum SLP	5.30%	9.84%
55	0.34%	Passive Plus V Active Retirement SLP	7.00%	13.36%
45	0.34%	Passive Plus V Active Retirement SLP	7.39%	15.75%
25	0.34%	Passive Plus V Active Retirement SLP	7.39%	15.75%
55	0.34%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.03%	8.33%
45	0.34%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.94%	12.18%
25	0.34%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.94%	12.18%
55	0.34%	Active Plus I Annuity SLP	3.03%	1.57%
45	0.34%	Active Plus I Annuity SLP	3.03%	1.57%
25	0.34%	Active Plus I Annuity SLP	3.03%	1.57%
55	0.34%	Passive Plus V Lump Sum SLP	6.78%	12.20%
45	0.34%	Passive Plus V Lump Sum SLP	7.39%	15.75%
25	0.34%	Passive Plus V Lump Sum SLP	7.39%	15.75%
55	0.34%	Standard Life Opportunity I Universal Lifestyle Profile	8.36%	14.19%
45	0.34%	Standard Life Opportunity I Universal Lifestyle Profile	8.36%	14.19%
25	0.34%	Standard Life Opportunity I Universal Lifestyle Profile	8.36%	14.19%
55	0.34%	MyFolio Managed II Universal SLP	3.93%	5.81%
45	0.34%	MyFolio Managed II Universal SLP	3.93%	5.80%
25	0.34%	MyFolio Managed II Universal SLP	3.93%	5.80%
55	0.34%	MyFolio Market III Annuity SLP	5.44%	7.96%
45	0.34%	MyFolio Market III Annuity SLP	5.75%	9.40%

25	0.34%	MyFolio Market III Annuity SLP	5.75%	9.40%
55	0.34%	MyFolio Managed IV Active Retirement SLP	5.98%	10.96%
45	0.34%	MyFolio Managed IV Active Retirement SLP	6.28%	12.56%
25	0.34%	MyFolio Managed IV Active Retirement SLP	6.28%	12.56%
55	0.34%	Global Equity (50:50) Index Universal Lifestyle Profile	6.87%	11.49%
45	0.34%	Global Equity (50:50) Index Universal Lifestyle Profile	7.71%	16.02%
25	0.34%	Global Equity (50:50) Index Universal Lifestyle Profile	7.71%	16.02%
55	0.34%	MyFolio Managed I Annuity SLP	2.88%	2.91%
45	0.34%	MyFolio Managed I Annuity SLP	2.88%	2.91%
25	0.34%	MyFolio Managed I Annuity SLP	2.88%	2.91%
55	0.34%	Active Plus V Lump Sum SLP	6.71%	10.76%
45	0.34%	Active Plus V Lump Sum SLP	7.30%	13.83%
25	0.34%	Active Plus V Lump Sum SLP	7.30%	13.83%
55	0.34%	AP Annuity lifestyle	5.16%	5.73%
45	0.34%	AP Annuity lifestyle	6.03%	11.09%
25	0.34%	AP Annuity lifestyle	6.03%	11.09%
55	0.34%	Active Plus II Universal SLP	4.02%	4.66%
45	0.34%	Active Plus II Universal SLP	4.02%	4.68%
25	0.34%	Active Plus II Universal SLP	4.02%	4.68%
55	0.34%	Passive Plus III Annuity SLP	4.75%	6.82%
45	0.34%	Passive Plus III Annuity SLP	5.03%	8.17%
25	0.34%	Passive Plus III Annuity SLP	5.03%	8.17%
55	0.34%	Active Plus III Active Retirement SLP	4.96%	7.11%
45	0.34%	Active Plus III Active Retirement SLP	5.17%	7.74%
25	0.34%	Active Plus III Active Retirement SLP	5.17%	7.74%
55	0.34%	Passive Plus V Universal SLP	6.89%	13.00%
45	0.34%	Passive Plus V Universal SLP	7.39%	15.75%
25	0.34%	Passive Plus V Universal SLP	7.39%	15.75%
55	0.34%	MyFolio Managed V Lump Sum SLP	6.81%	11.78%
45	0.34%	MyFolio Managed V Lump Sum SLP	7.43%	14.73%
25	0.34%	MyFolio Managed V Lump Sum SLP	7.43%	14.73%
55	0.34%	MyFolio Market III Active Retirement SLP	5.45%	8.11%
45	0.34%	MyFolio Market III Active Retirement SLP	5.75%	9.40%
25	0.34%	MyFolio Market III Active Retirement SLP	5.75%	9.40%
55	0.34%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.89%	3.68%
45	0.34%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.89%	3.68%
25	0.34%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.89%	3.68%
55	0.34%	Active Plus III Annuity SLP	4.87%	6.52%
45	0.34%	Active Plus III Annuity SLP	5.17%	7.74%
25	0.34%	Active Plus III Annuity SLP	5.17%	7.74%
55	0.34%	MyFolio Market II Lump Sum SLP	4.18%	4.79%
45	0.34%	MyFolio Market II Lump Sum SLP	4.43%	5.77%
25	0.34%	MyFolio Market II Lump Sum SLP	4.43%	5.77%
55	0.34%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.43%	4.81%
45	0.34%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.43%	4.81%
25	0.34%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.43%	4.81%
55	0.34%	MyFolio Managed IV Universal SLP	5.95%	10.87%
45	0.34%	MyFolio Managed IV Universal SLP	6.28%	12.56%
25	0.34%	MyFolio Managed IV Universal SLP	6.28%	12.56%
55	0.34%	MyFolio Market V Annuity SLP	7.86%	12.27%
45	0.34%	MyFolio Market V Annuity SLP	8.30%	14.43%
25	0.34%	MyFolio Market V Annuity SLP	8.30%	14.43%
55	0.34%	Passive Plus II Active Retirement SLP	4.08%	5.35%
45	0.34%	Passive Plus II Active Retirement SLP	3.97%	4.80%
25	0.34%	Passive Plus II Active Retirement SLP	3.97%	4.80%
55	0.34%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.25%	3.29%
45	0.34%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.25%	3.29%
25	0.34%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.25%	3.29%
55	0.34%	MyFolio Managed III Annuity SLP	4.94%	8.23%
45	0.34%	MyFolio Managed III Annuity SLP	5.30%	9.84%
25	0.34%	MyFolio Managed III Annuity SLP	5.30%	9.84%
55	0.34%	Passive Plus II Lump Sum SLP	3.73%	3.50%

45	0.34%	Passive Plus II Lump Sum SLP	3.97%	4.80%
25	0.34%	Passive Plus II Lump Sum SLP	3.97%	4.80%
55	0.34%	Active Plus IV Universal SLP	5.95%	9.50%
45	0.34%	Active Plus IV Universal SLP	6.28%	11.13%
25	0.34%	Active Plus IV Universal SLP	6.28%	11.13%
55	0.34%	Passive Plus V Annuity SLP	6.89%	13.01%
45	0.34%	Passive Plus V Annuity SLP	7.39%	15.75%
25	0.34%	Passive Plus V Annuity SLP	7.39%	15.75%
55	0.34%	Active Plus V Active Retirement SLP	6.93%	11.92%
45	0.34%	Active Plus V Active Retirement SLP	7.30%	13.83%
25	0.34%	Active Plus V Active Retirement SLP	7.30%	13.83%
55	0.34%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.73%	6.72%
45	0.34%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.62%	9.58%
25	0.34%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.62%	9.58%
55	0.34%	MyFolio Market III Universal SLP	5.44%	7.96%
45	0.34%	MyFolio Market III Universal SLP	5.75%	9.40%
25	0.34%	MyFolio Market III Universal SLP	5.75%	9.40%
55	0.34%	Active Plus II Lump Sum SLP	3.78%	3.43%
45	0.34%	Active Plus II Lump Sum SLP	4.02%	4.68%
25	0.34%	Active Plus II Lump Sum SLP	4.02%	4.68%
55	0.34%	MyFolio Market V Active Retirement SLP	7.91%	12.36%
45	0.34%	MyFolio Market V Active Retirement SLP	8.30%	14.43%
25	0.34%	MyFolio Market V Active Retirement SLP	8.30%	14.43%
55	0.34%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.29%	7.38%
45	0.34%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.63%	9.40%
25	0.34%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.63%	9.40%
55	0.34%	Active Plus V Annuity SLP	6.83%	11.55%
45	0.34%	Active Plus V Annuity SLP	7.30%	13.83%
25	0.34%	Active Plus V Annuity SLP	7.30%	13.83%
55	0.34%	MyFolio Market IV Lump Sum SLP	6.53%	9.97%
45	0.34%	MyFolio Market IV Lump Sum SLP	6.94%	12.18%
25	0.34%	MyFolio Market IV Lump Sum SLP	6.94%	12.18%
55	0.34%	Standard Life Balanced Managed Universal Lifestyle Profile	5.73%	6.72%
45	0.34%	Standard Life Balanced Managed Universal Lifestyle Profile	6.62%	9.58%
25	0.34%	Standard Life Balanced Managed Universal Lifestyle Profile	6.62%	9.58%
55	0.34%	Passive Plus II Universal SLP	3.97%	4.79%
45	0.34%	Passive Plus II Universal SLP	3.97%	4.80%
25	0.34%	Passive Plus II Universal SLP	3.97%	4.80%
55	0.34%	MyFolio Managed II Lump Sum SLP	3.66%	4.64%
45	0.34%	MyFolio Managed II Lump Sum SLP	3.93%	5.80%
25	0.34%	MyFolio Managed II Lump Sum SLP	3.93%	5.80%
55	0.34%	Passive Plus IV Active Retirement SLP	5.98%	10.58%
45	0.34%	Passive Plus IV Active Retirement SLP	6.20%	12.05%
25	0.34%	Passive Plus IV Active Retirement SLP	6.20%	12.05%
55	0.34%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.27%	7.22%
45	0.34%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.75%	9.40%
25	0.34%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.75%	9.40%
55	0.34%	MyFolio Managed V Annuity SLP	6.95%	12.51%
45	0.34%	MyFolio Managed V Annuity SLP	7.43%	14.73%
25	0.34%	MyFolio Managed V Annuity SLP	7.43%	14.73%
55	0.34%	Passive Plus IV Lump Sum SLP	5.75%	9.42%
45	0.34%	Passive Plus IV Lump Sum SLP	6.20%	12.05%
25	0.34%	Passive Plus IV Lump Sum SLP	6.20%	12.05%
55	0.34%	Managed Annuity Lifestyle Profile	5.73%	6.72%
45	0.34%	Managed Annuity Lifestyle Profile	6.62%	9.58%
25	0.34%	Managed Annuity Lifestyle Profile	6.62%	9.58%
55	0.34%	MyFolio Market II Annuity SLP	4.44%	5.78%
45	0.34%	MyFolio Market II Annuity SLP	4.43%	5.77%
25	0.34%	MyFolio Market II Annuity SLP	4.43%	5.77%
55	0.34%	MyFolio Managed III Active Retirement SLP	5.00%	8.37%
45	0.34%	MyFolio Managed III Active Retirement SLP	5.30%	9.84%
25	0.34%	MyFolio Managed III Active Retirement SLP	5.30%	9.84%

55	0.34%	Opportunity Universal Lifestyle Profile	8.36%	14.19%
45	0.34%	Opportunity Universal Lifestyle Profile	8.36%	14.19%
25	0.34%	Opportunity Universal Lifestyle Profile	8.36%	14.19%
55	0.34%	MyFolio Market V Universal SLP	7.86%	12.27%
45	0.34%	MyFolio Market V Universal SLP	8.30%	14.43%
25	0.34%	MyFolio Market V Universal SLP	8.30%	14.43%
55	0.34%	Active Plus IV Lump Sum SLP	5.83%	8.73%
45	0.34%	Active Plus IV Lump Sum SLP	6.28%	11.13%
25	0.34%	Active Plus IV Lump Sum SLP	6.28%	11.13%
55	0.34%	AP Drawdown lifestyle	5.55%	8.06%
45	0.34%	AP Drawdown lifestyle	6.03%	11.09%
25	0.34%	AP Drawdown lifestyle	6.03%	11.09%
55	0.17%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	5.20%	9.09%
45	0.17%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.25%	13.93%
25	0.17%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.25%	13.93%
55	0.17%	Passive Plus II Annuity SLP	3.79%	4.63%
45	0.17%	Passive Plus II Annuity SLP	3.79%	4.62%
25	0.17%	Passive Plus II Annuity SLP	3.79%	4.62%
55	0.17%	Active Plus II Active Retirement SLP	3.93%	5.10%
45	0.17%	Active Plus II Active Retirement SLP	3.84%	4.51%
25	0.17%	Active Plus II Active Retirement SLP	3.84%	4.51%
55	0.17%	Standard Life Opportunity II Universal Lifestyle Profile	3.05%	14.52%
45	0.17%	Standard Life Opportunity II Universal Lifestyle Profile	3.05%	14.52%
25	0.17%	Standard Life Opportunity II Universal Lifestyle Profile	3.05%	14.52%
55	0.17%	Passive Plus IV Universal SLP	5.69%	10.04%
45	0.17%	Passive Plus IV Universal SLP	6.02%	11.86%
25	0.17%	Passive Plus IV Universal SLP	6.02%	11.86%
55	0.17%	MyFolio Managed IV Lump Sum SLP	5.63%	9.96%
45	0.17%	MyFolio Managed IV Lump Sum SLP	6.10%	12.37%
25	0.17%	MyFolio Managed IV Lump Sum SLP	6.10%	12.37%
55	0.17%	MyFolio Market II Active Retirement SLP	4.27%	5.75%
45	0.17%	MyFolio Market II Active Retirement SLP	4.26%	5.59%
25	0.17%	MyFolio Market II Active Retirement SLP	4.26%	5.59%
55	0.17%	Standard Life MyFolio Market V Universal Lifestyle Profile	6.67%	9.05%
45	0.17%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.12%	14.23%
25	0.17%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.12%	14.23%
55	0.17%	Active Plus II Annuity SLP	3.84%	4.51%
45	0.17%	Active Plus II Annuity SLP	3.84%	4.51%
25	0.17%	Active Plus II Annuity SLP	3.84%	4.51%
55	0.17%	MyFolio Market I Lump Sum SLP	3.08%	3.11%
45	0.17%	MyFolio Market I Lump Sum SLP	3.08%	3.11%
25	0.17%	MyFolio Market I Lump Sum SLP	3.08%	3.11%
55	0.17%	Standard Life Balanced Managed I Universal Lifestyle Profile	5.55%	6.54%
45	0.17%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.44%	9.40%
25	0.17%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.44%	9.40%
55	0.17%	MyFolio Managed III Universal SLP	4.77%	8.05%
45	0.17%	MyFolio Managed III Universal SLP	5.13%	9.66%
25	0.17%	MyFolio Managed III Universal SLP	5.13%	9.66%
55	0.17%	MyFolio Market IV Annuity SLP	6.47%	10.40%
45	0.17%	MyFolio Market IV Annuity SLP	6.75%	11.99%
25	0.17%	MyFolio Market IV Annuity SLP	6.75%	11.99%
55	0.17%	MyFolio Managed V Active Retirement SLP	6.80%	12.40%
45	0.17%	MyFolio Managed V Active Retirement SLP	7.25%	14.54%
25	0.17%	MyFolio Managed V Active Retirement SLP	7.25%	14.54%
55	0.17%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.18%	8.32%
45	0.17%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.10%	12.37%
25	0.17%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.10%	12.37%
55	0.17%	MyFolio Managed II Annuity SLP	3.75%	5.63%
45	0.17%	MyFolio Managed II Annuity SLP	3.75%	5.62%
25	0.17%	MyFolio Managed II Annuity SLP	3.75%	5.62%
55	0.17%	Passive Plus I Lump Sum SLP	2.79%	1.38%
45	0.17%	Passive Plus I Lump Sum SLP	2.79%	1.38%

25	0.17%	Passive Plus I Lump Sum SLP	2.79%	1.38%
55	0.17%	Active Plus III Universal SLP	4.69%	6.31%
45	0.17%	Active Plus III Universal SLP	4.99%	7.56%
25	0.17%	Active Plus III Universal SLP	4.99%	7.56%
55	0.17%	Passive Plus IV Annuity SLP	5.69%	10.05%
45	0.17%	Passive Plus IV Annuity SLP	6.02%	11.86%
25	0.17%	Passive Plus IV Annuity SLP	6.02%	11.86%
55	0.17%	Active Plus IV Active Retirement SLP	5.88%	9.70%
45	0.17%	Active Plus IV Active Retirement SLP	6.10%	10.94%
25	0.17%	Active Plus IV Active Retirement SLP	6.10%	10.94%
55	0.17%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.51%	16.25%
45	0.17%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.51%	16.25%
25	0.17%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.51%	16.25%
55	0.17%	MyFolio Market II Universal SLP	4.26%	5.60%
45	0.17%	MyFolio Market II Universal SLP	4.26%	5.59%
25	0.17%	MyFolio Market II Universal SLP	4.26%	5.59%
55	0.17%	Active Plus I Lump Sum SLP	2.86%	1.40%
45	0.17%	Active Plus I Lump Sum SLP	2.86%	1.40%
25	0.17%	Active Plus I Lump Sum SLP	2.86%	1.40%
55	0.17%	MyFolio Market IV Active Retirement SLP	6.52%	10.49%
45	0.17%	MyFolio Market IV Active Retirement SLP	6.75%	11.99%
25	0.17%	MyFolio Market IV Active Retirement SLP	6.75%	11.99%
55	0.17%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.60%	5.85%
45	0.17%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.60%	5.85%
25	0.17%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.60%	5.85%
55	0.17%	Active Plus IV Annuity SLP	5.77%	9.34%
45	0.17%	Active Plus IV Annuity SLP	6.10%	10.94%
25	0.17%	Active Plus IV Annuity SLP	6.10%	10.94%
55	0.17%	MyFolio Market III Lump Sum SLP	5.01%	6.79%
45	0.17%	MyFolio Market III Lump Sum SLP	5.58%	9.21%
25	0.17%	MyFolio Market III Lump Sum SLP	5.58%	9.21%
55	0.17%	Standard Life Opportunity Universal Lifestyle Profile	8.17%	14.00%
45	0.17%	Standard Life Opportunity Universal Lifestyle Profile	8.17%	14.00%
25	0.17%	Standard Life Opportunity Universal Lifestyle Profile	8.17%	14.00%
55	0.17%	MyFolio Managed V Universal SLP	6.77%	12.31%
45	0.17%	MyFolio Managed V Universal SLP	7.25%	14.54%
25	0.17%	MyFolio Managed V Universal SLP	7.25%	14.54%
55	0.17%	MyFolio Managed I Lump Sum SLP	2.71%	2.74%
45	0.17%	MyFolio Managed I Lump Sum SLP	2.71%	2.74%
25	0.17%	MyFolio Managed I Lump Sum SLP	2.71%	2.74%
55	0.17%	Passive Plus III Active Retirement SLP	4.68%	7.19%
45	0.17%	Passive Plus III Active Retirement SLP	4.86%	7.98%
25	0.17%	Passive Plus III Active Retirement SLP	4.86%	7.98%
55	0.17%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.26%	5.59%
45	0.17%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.26%	5.59%
25	0.17%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.26%	5.59%
55	0.17%	MyFolio Managed IV Annuity SLP	5.77%	10.69%
45	0.17%	MyFolio Managed IV Annuity SLP	6.10%	12.37%
25	0.17%	MyFolio Managed IV Annuity SLP	6.10%	12.37%
55	0.17%	Passive Plus III Lump Sum SLP	4.34%	5.34%
45	0.17%	Passive Plus III Lump Sum SLP	4.86%	7.98%
25	0.17%	Passive Plus III Lump Sum SLP	4.86%	7.98%
55	0.17%	Active Plus V Universal SLP	6.65%	11.34%
45	0.17%	Active Plus V Universal SLP	7.12%	13.64%
25	0.17%	Active Plus V Universal SLP	7.12%	13.64%
55	0.17%	MyFolio Market I Annuity SLP	3.08%	3.11%
45	0.17%	MyFolio Market I Annuity SLP	3.08%	3.11%
25	0.17%	MyFolio Market I Annuity SLP	3.08%	3.11%
55	0.17%	MyFolio Managed II Active Retirement SLP	3.81%	5.77%
45	0.17%	MyFolio Managed II Active Retirement SLP	3.75%	5.62%
25	0.17%	MyFolio Managed II Active Retirement SLP	3.75%	5.62%
55	0.17%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.25%	4.63%

45	0.17%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.25%	4.63%
25	0.17%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.25%	4.63%
55	0.17%	MyFolio Market IV Universal SLP	6.47%	10.40%
45	0.17%	MyFolio Market IV Universal SLP	6.75%	11.99%
25	0.17%	MyFolio Market IV Universal SLP	6.75%	11.99%
55	0.17%	Active Plus III Lump Sum SLP	4.46%	5.08%
45	0.17%	Active Plus III Lump Sum SLP	4.99%	7.56%
25	0.17%	Active Plus III Lump Sum SLP	4.99%	7.56%
55	0.17%	AP Cash lifestyle	5.02%	5.73%
45	0.17%	AP Cash lifestyle	5.85%	10.90%
25	0.17%	AP Cash lifestyle	5.85%	10.90%
55	0.17%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	4.73%	8.23%
45	0.17%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.42%	11.79%
25	0.17%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.42%	11.79%
55	0.17%	Passive Plus I Annuity SLP	2.79%	1.38%
45	0.17%	Passive Plus I Annuity SLP	2.79%	1.38%
25	0.17%	Passive Plus I Annuity SLP	2.79%	1.38%
55	0.17%	MyFolio Market V Lump Sum SLP	7.56%	11.46%
45	0.17%	MyFolio Market V Lump Sum SLP	8.12%	14.23%
25	0.17%	MyFolio Market V Lump Sum SLP	8.12%	14.23%
55	0.17%	Standard Life Cautious Managed Universal Lifestyle Profile	4.25%	4.63%
45	0.17%	Standard Life Cautious Managed Universal Lifestyle Profile	4.25%	4.63%
25	0.17%	Standard Life Cautious Managed Universal Lifestyle Profile	4.25%	4.63%
55	0.17%	Passive Plus III Universal SLP	4.57%	6.62%
45	0.17%	Passive Plus III Universal SLP	4.86%	7.98%
25	0.17%	Passive Plus III Universal SLP	4.86%	7.98%
55	0.17%	MyFolio Managed III Lump Sum SLP	4.51%	6.89%
45	0.17%	MyFolio Managed III Lump Sum SLP	5.13%	9.66%
25	0.17%	MyFolio Managed III Lump Sum SLP	5.13%	9.66%
55	0.17%	Passive Plus V Active Retirement SLP	6.82%	13.16%
45	0.17%	Passive Plus V Active Retirement SLP	7.21%	15.55%
25	0.17%	Passive Plus V Active Retirement SLP	7.21%	15.55%
55	0.17%	Standard Life MyFolio Market IV Universal Lifestyle Profile	5.85%	8.15%
45	0.17%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.75%	11.99%
25	0.17%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.75%	11.99%
55	0.17%	Active Plus I Annuity SLP	2.86%	1.40%
45	0.17%	Active Plus I Annuity SLP	2.86%	1.40%
25	0.17%	Active Plus I Annuity SLP	2.86%	1.40%
55	0.17%	Passive Plus V Lump Sum SLP	6.59%	12.01%
45	0.17%	Passive Plus V Lump Sum SLP	7.21%	15.55%
25	0.17%	Passive Plus V Lump Sum SLP	7.21%	15.55%
55	0.17%	Standard Life Opportunity I Universal Lifestyle Profile	8.17%	14.00%
45	0.17%	Standard Life Opportunity I Universal Lifestyle Profile	8.17%	14.00%
25	0.17%	Standard Life Opportunity I Universal Lifestyle Profile	8.17%	14.00%
55	0.17%	MyFolio Managed II Universal SLP	3.75%	5.63%
45	0.17%	MyFolio Managed II Universal SLP	3.75%	5.62%
25	0.17%	MyFolio Managed II Universal SLP	3.75%	5.62%
55	0.17%	MyFolio Market III Annuity SLP	5.26%	7.78%
45	0.17%	MyFolio Market III Annuity SLP	5.58%	9.21%
25	0.17%	MyFolio Market III Annuity SLP	5.58%	9.21%
55	0.17%	MyFolio Managed IV Active Retirement SLP	5.80%	10.77%
45	0.17%	MyFolio Managed IV Active Retirement SLP	6.10%	12.37%
25	0.17%	MyFolio Managed IV Active Retirement SLP	6.10%	12.37%
55	0.17%	Global Equity (50:50) Index Universal Lifestyle Profile	6.69%	11.30%
45	0.17%	Global Equity (50:50) Index Universal Lifestyle Profile	7.53%	15.82%
25	0.17%	Global Equity (50:50) Index Universal Lifestyle Profile	7.53%	15.82%
55	0.17%	MyFolio Managed I Annuity SLP	2.71%	2.74%
45	0.17%	MyFolio Managed I Annuity SLP	2.71%	2.74%
25	0.17%	MyFolio Managed I Annuity SLP	2.71%	2.74%
55	0.17%	Active Plus V Lump Sum SLP	6.53%	10.57%
45	0.17%	Active Plus V Lump Sum SLP	7.12%	13.64%
25	0.17%	Active Plus V Lump Sum SLP	7.12%	13.64%

55	0.17%	AP Annuity lifestyle	4.98%	5.55%
45	0.17%	AP Annuity lifestyle	5.85%	10.90%
25	0.17%	AP Annuity lifestyle	5.85%	10.90%
55	0.17%	Active Plus II Universal SLP	3.84%	4.48%
45	0.17%	Active Plus II Universal SLP	3.84%	4.51%
25	0.17%	Active Plus II Universal SLP	3.84%	4.51%
55	0.17%	Passive Plus III Annuity SLP	4.57%	6.64%
45	0.17%	Passive Plus III Annuity SLP	4.86%	7.98%
25	0.17%	Passive Plus III Annuity SLP	4.86%	7.98%
55	0.17%	Active Plus III Active Retirement SLP	4.78%	6.93%
45	0.17%	Active Plus III Active Retirement SLP	4.99%	7.56%
25	0.17%	Active Plus III Active Retirement SLP	4.99%	7.56%
55	0.17%	Passive Plus V Universal SLP	6.71%	12.81%
45	0.17%	Passive Plus V Universal SLP	7.21%	15.55%
25	0.17%	Passive Plus V Universal SLP	7.21%	15.55%
55	0.17%	MyFolio Managed V Lump Sum SLP	6.63%	11.59%
45	0.17%	MyFolio Managed V Lump Sum SLP	7.25%	14.54%
25	0.17%	MyFolio Managed V Lump Sum SLP	7.25%	14.54%
55	0.17%	MyFolio Market III Active Retirement SLP	5.27%	7.93%
45	0.17%	MyFolio Market III Active Retirement SLP	5.58%	9.21%
25	0.17%	MyFolio Market III Active Retirement SLP	5.58%	9.21%
55	0.17%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.71%	3.50%
45	0.17%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.71%	3.50%
25	0.17%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.71%	3.50%
55	0.17%	Active Plus III Annuity SLP	4.69%	6.34%
45	0.17%	Active Plus III Annuity SLP	4.99%	7.56%
25	0.17%	Active Plus III Annuity SLP	4.99%	7.56%
55	0.17%	MyFolio Market II Lump Sum SLP	4.01%	4.61%
45	0.17%	MyFolio Market II Lump Sum SLP	4.26%	5.59%
25	0.17%	MyFolio Market II Lump Sum SLP	4.26%	5.59%
55	0.17%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.25%	4.63%
45	0.17%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.25%	4.63%
25	0.17%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.25%	4.63%
55	0.17%	MyFolio Managed IV Universal SLP	5.77%	10.69%
45	0.17%	MyFolio Managed IV Universal SLP	6.10%	12.37%
25	0.17%	MyFolio Managed IV Universal SLP	6.10%	12.37%
55	0.17%	MyFolio Market V Annuity SLP	7.68%	12.08%
45	0.17%	MyFolio Market V Annuity SLP	8.12%	14.23%
25	0.17%	MyFolio Market V Annuity SLP	8.12%	14.23%
55	0.17%	Passive Plus II Active Retirement SLP	3.91%	5.17%
45	0.17%	Passive Plus II Active Retirement SLP	3.79%	4.62%
25	0.17%	Passive Plus II Active Retirement SLP	3.79%	4.62%
55	0.17%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.08%	3.11%
45	0.17%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.08%	3.11%
25	0.17%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.08%	3.11%
55	0.17%	MyFolio Managed III Annuity SLP	4.77%	8.05%
45	0.17%	MyFolio Managed III Annuity SLP	5.13%	9.66%
25	0.17%	MyFolio Managed III Annuity SLP	5.13%	9.66%
55	0.17%	Passive Plus II Lump Sum SLP	3.55%	3.33%
45	0.17%	Passive Plus II Lump Sum SLP	3.79%	4.62%
25	0.17%	Passive Plus II Lump Sum SLP	3.79%	4.62%
55	0.17%	Active Plus IV Universal SLP	5.77%	9.32%
45	0.17%	Active Plus IV Universal SLP	6.10%	10.94%
25	0.17%	Active Plus IV Universal SLP	6.10%	10.94%
55	0.17%	Passive Plus V Annuity SLP	6.71%	12.82%
45	0.17%	Passive Plus V Annuity SLP	7.21%	15.55%
25	0.17%	Passive Plus V Annuity SLP	7.21%	15.55%
55	0.17%	Active Plus V Active Retirement SLP	6.75%	11.73%
45	0.17%	Active Plus V Active Retirement SLP	7.12%	13.64%
25	0.17%	Active Plus V Active Retirement SLP	7.12%	13.64%
55	0.17%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.55%	6.54%
45	0.17%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.44%	9.40%

25	0.17%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.44%	9.40%
55	0.17%	MyFolio Market III Universal SLP	5.26%	7.78%
45	0.17%	MyFolio Market III Universal SLP	5.58%	9.21%
25	0.17%	MyFolio Market III Universal SLP	5.58%	9.21%
55	0.17%	Active Plus II Lump Sum SLP	3.61%	3.25%
45	0.17%	Active Plus II Lump Sum SLP	3.84%	4.51%
25	0.17%	Active Plus II Lump Sum SLP	3.84%	4.51%
55	0.17%	MyFolio Market V Active Retirement SLP	7.73%	12.17%
45	0.17%	MyFolio Market V Active Retirement SLP	8.12%	14.23%
25	0.17%	MyFolio Market V Active Retirement SLP	8.12%	14.23%
55	0.17%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.11%	7.20%
45	0.17%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.45%	9.21%
25	0.17%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.45%	9.21%
55	0.17%	Active Plus V Annuity SLP	6.65%	11.36%
45	0.17%	Active Plus V Annuity SLP	7.12%	13.64%
25	0.17%	Active Plus V Annuity SLP	7.12%	13.64%
55	0.17%	MyFolio Market IV Lump Sum SLP	6.35%	9.78%
45	0.17%	MyFolio Market IV Lump Sum SLP	6.75%	11.99%
25	0.17%	MyFolio Market IV Lump Sum SLP	6.75%	11.99%
55	0.17%	Standard Life Balanced Managed Universal Lifestyle Profile	5.55%	6.54%
45	0.17%	Standard Life Balanced Managed Universal Lifestyle Profile	6.44%	9.40%
25	0.17%	Standard Life Balanced Managed Universal Lifestyle Profile	6.44%	9.40%
55	0.17%	Passive Plus II Universal SLP	3.79%	4.61%
45	0.17%	Passive Plus II Universal SLP	3.79%	4.62%
25	0.17%	Passive Plus II Universal SLP	3.79%	4.62%
55	0.17%	MyFolio Managed II Lump Sum SLP	3.49%	4.46%
45	0.17%	MyFolio Managed II Lump Sum SLP	3.75%	5.62%
25	0.17%	MyFolio Managed II Lump Sum SLP	3.75%	5.62%
55	0.17%	Passive Plus IV Active Retirement SLP	5.80%	10.39%
45	0.17%	Passive Plus IV Active Retirement SLP	6.02%	11.86%
25	0.17%	Passive Plus IV Active Retirement SLP	6.02%	11.86%
55	0.17%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.10%	7.04%
45	0.17%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.58%	9.21%
25	0.17%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.58%	9.21%
55	0.17%	MyFolio Managed V Annuity SLP	6.77%	12.31%
45	0.17%	MyFolio Managed V Annuity SLP	7.25%	14.54%
25	0.17%	MyFolio Managed V Annuity SLP	7.25%	14.54%
55	0.17%	Passive Plus IV Lump Sum SLP	5.57%	9.24%
45	0.17%	Passive Plus IV Lump Sum SLP	6.02%	11.86%
25	0.17%	Passive Plus IV Lump Sum SLP	6.02%	11.86%
55	0.17%	Managed Annuity Lifestyle Profile	5.55%	6.54%
45	0.17%	Managed Annuity Lifestyle Profile	6.44%	9.40%
25	0.17%	Managed Annuity Lifestyle Profile	6.44%	9.40%
55	0.17%	MyFolio Market II Annuity SLP	4.26%	5.60%
45	0.17%	MyFolio Market II Annuity SLP	4.26%	5.59%
25	0.17%	MyFolio Market II Annuity SLP	4.26%	5.59%
55	0.17%	MyFolio Managed III Active Retirement SLP	4.82%	8.19%
45	0.17%	MyFolio Managed III Active Retirement SLP	5.13%	9.66%
25	0.17%	MyFolio Managed III Active Retirement SLP	5.13%	9.66%
55	0.17%	Opportunity Universal Lifestyle Profile	8.17%	14.00%
45	0.17%	Opportunity Universal Lifestyle Profile	8.17%	14.00%
25	0.17%	Opportunity Universal Lifestyle Profile	8.17%	14.00%
55	0.17%	MyFolio Market V Universal SLP	7.68%	12.08%
45	0.17%	MyFolio Market V Universal SLP	8.12%	14.23%
25	0.17%	MyFolio Market V Universal SLP	8.12%	14.23%
55	0.17%	Active Plus IV Lump Sum SLP	5.65%	8.55%
45	0.17%	Active Plus IV Lump Sum SLP	6.10%	10.94%
25	0.17%	Active Plus IV Lump Sum SLP	6.10%	10.94%
55	0.17%	AP Drawdown lifestyle	5.37%	7.88%
45	0.17%	AP Drawdown lifestyle	5.85%	10.90%
25	0.17%	AP Drawdown lifestyle	5.85%	10.90%
55	0.65%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	5.70%	9.61%

45	0.65%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.76%	14.48%
25	0.65%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.76%	14.48%
55	0.65%	Passive Plus II Annuity SLP	4.29%	5.13%
45	0.65%	Passive Plus II Annuity SLP	4.29%	5.13%
25	0.65%	Passive Plus II Annuity SLP	4.29%	5.13%
55	0.65%	Active Plus II Active Retirement SLP	4.43%	5.60%
45	0.65%	Active Plus II Active Retirement SLP	4.34%	5.01%
25	0.65%	Active Plus II Active Retirement SLP	4.34%	5.01%
55	0.65%	Standard Life Opportunity II Universal Lifestyle Profile	3.54%	15.07%
45	0.65%	Standard Life Opportunity II Universal Lifestyle Profile	3.54%	15.07%
25	0.65%	Standard Life Opportunity II Universal Lifestyle Profile	3.54%	15.07%
55	0.65%	Passive Plus IV Universal SLP	6.20%	10.57%
45	0.65%	Passive Plus IV Universal SLP	6.53%	12.39%
25	0.65%	Passive Plus IV Universal SLP	6.53%	12.39%
55	0.65%	MyFolio Managed IV Lump Sum SLP	6.13%	10.49%
45	0.65%	MyFolio Managed IV Lump Sum SLP	6.61%	12.91%
25	0.65%	MyFolio Managed IV Lump Sum SLP	6.61%	12.91%
55	0.65%	MyFolio Market II Active Retirement SLP	4.77%	6.26%
45	0.65%	MyFolio Market II Active Retirement SLP	4.76%	6.09%
25	0.65%	MyFolio Market II Active Retirement SLP	4.76%	6.09%
55	0.65%	Standard Life MyFolio Market V Universal Lifestyle Profile	7.18%	9.57%
45	0.65%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.63%	14.78%
25	0.65%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.63%	14.78%
55	0.65%	Active Plus II Annuity SLP	4.34%	5.01%
45	0.65%	Active Plus II Annuity SLP	4.34%	5.01%
25	0.65%	Active Plus II Annuity SLP	4.34%	5.01%
55	0.65%	MyFolio Market I Lump Sum SLP	3.57%	3.61%
45	0.65%	MyFolio Market I Lump Sum SLP	3.57%	3.61%
25	0.65%	MyFolio Market I Lump Sum SLP	3.57%	3.61%
55	0.65%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.06%	7.05%
45	0.65%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.95%	9.92%
25	0.65%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.95%	9.92%
55	0.65%	MyFolio Managed III Universal SLP	5.27%	8.57%
45	0.65%	MyFolio Managed III Universal SLP	5.63%	10.18%
25	0.65%	MyFolio Managed III Universal SLP	5.63%	10.18%
55	0.65%	MyFolio Market IV Annuity SLP	6.98%	10.93%
45	0.65%	MyFolio Market IV Annuity SLP	7.27%	12.53%
25	0.65%	MyFolio Market IV Annuity SLP	7.27%	12.53%
55	0.65%	MyFolio Managed V Active Retirement SLP	7.31%	12.94%
45	0.65%	MyFolio Managed V Active Retirement SLP	7.76%	15.09%
25	0.65%	MyFolio Managed V Active Retirement SLP	7.76%	15.09%
55	0.65%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.69%	8.84%
45	0.65%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.61%	12.91%
25	0.65%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.61%	12.91%
55	0.65%	MyFolio Managed II Annuity SLP	4.25%	6.13%
45	0.65%	MyFolio Managed II Annuity SLP	4.25%	6.12%
25	0.65%	MyFolio Managed II Annuity SLP	4.25%	6.12%
55	0.65%	Passive Plus I Lump Sum SLP	3.29%	1.86%
45	0.65%	Passive Plus I Lump Sum SLP	3.29%	1.86%
25	0.65%	Passive Plus I Lump Sum SLP	3.29%	1.86%
55	0.65%	Active Plus III Universal SLP	5.19%	6.82%
45	0.65%	Active Plus III Universal SLP	5.49%	8.07%
25	0.65%	Active Plus III Universal SLP	5.49%	8.07%
55	0.65%	Passive Plus IV Annuity SLP	6.20%	10.58%
45	0.65%	Passive Plus IV Annuity SLP	6.53%	12.39%
25	0.65%	Passive Plus IV Annuity SLP	6.53%	12.39%
55	0.65%	Active Plus IV Active Retirement SLP	6.38%	10.23%
45	0.65%	Active Plus IV Active Retirement SLP	6.61%	11.47%
25	0.65%	Active Plus IV Active Retirement SLP	6.61%	11.47%
55	0.65%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	7.02%	16.81%
45	0.65%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	7.02%	16.81%
25	0.65%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	7.02%	16.81%

55	0.65%	MyFolio Market II Universal SLP	4.76%	6.11%
45	0.65%	MyFolio Market II Universal SLP	4.76%	6.09%
25	0.65%	MyFolio Market II Universal SLP	4.76%	6.09%
55	0.65%	Active Plus I Lump Sum SLP	3.35%	1.89%
45	0.65%	Active Plus I Lump Sum SLP	3.35%	1.89%
25	0.65%	Active Plus I Lump Sum SLP	3.35%	1.89%
55	0.65%	MyFolio Market IV Active Retirement SLP	7.03%	11.02%
45	0.65%	MyFolio Market IV Active Retirement SLP	7.27%	12.53%
25	0.65%	MyFolio Market IV Active Retirement SLP	7.27%	12.53%
55	0.65%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	4.10%	6.36%
45	0.65%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	4.10%	6.36%
25	0.65%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	4.10%	6.36%
55	0.65%	Active Plus IV Annuity SLP	6.28%	9.86%
45	0.65%	Active Plus IV Annuity SLP	6.61%	11.47%
25	0.65%	Active Plus IV Annuity SLP	6.61%	11.47%
55	0.65%	MyFolio Market III Lump Sum SLP	5.51%	7.30%
45	0.65%	MyFolio Market III Lump Sum SLP	6.08%	9.74%
25	0.65%	MyFolio Market III Lump Sum SLP	6.08%	9.74%
55	0.65%	Standard Life Opportunity Universal Lifestyle Profile	8.69%	14.55%
45	0.65%	Standard Life Opportunity Universal Lifestyle Profile	8.69%	14.55%
25	0.65%	Standard Life Opportunity Universal Lifestyle Profile	8.69%	14.55%
55	0.65%	MyFolio Managed V Universal SLP	7.28%	12.85%
45	0.65%	MyFolio Managed V Universal SLP	7.76%	15.09%
25	0.65%	MyFolio Managed V Universal SLP	7.76%	15.09%
55	0.65%	MyFolio Managed I Lump Sum SLP	3.20%	3.23%
45	0.65%	MyFolio Managed I Lump Sum SLP	3.20%	3.23%
25	0.65%	MyFolio Managed I Lump Sum SLP	3.20%	3.23%
55	0.65%	Passive Plus III Active Retirement SLP	5.18%	7.70%
45	0.65%	Passive Plus III Active Retirement SLP	5.36%	8.50%
25	0.65%	Passive Plus III Active Retirement SLP	5.36%	8.50%
55	0.65%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.76%	6.09%
45	0.65%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.76%	6.09%
25	0.65%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.76%	6.09%
55	0.65%	MyFolio Managed IV Annuity SLP	6.28%	11.22%
45	0.65%	MyFolio Managed IV Annuity SLP	6.61%	12.91%
25	0.65%	MyFolio Managed IV Annuity SLP	6.61%	12.91%
55	0.65%	Passive Plus III Lump Sum SLP	4.84%	5.84%
45	0.65%	Passive Plus III Lump Sum SLP	5.36%	8.50%
25	0.65%	Passive Plus III Lump Sum SLP	5.36%	8.50%
55	0.65%	Active Plus V Universal SLP	7.16%	11.88%
45	0.65%	Active Plus V Universal SLP	7.63%	14.19%
25	0.65%	Active Plus V Universal SLP	7.63%	14.19%
55	0.65%	MyFolio Market I Annuity SLP	3.57%	3.61%
45	0.65%	MyFolio Market I Annuity SLP	3.57%	3.61%
25	0.65%	MyFolio Market I Annuity SLP	3.57%	3.61%
55	0.65%	MyFolio Managed II Active Retirement SLP	4.30%	6.27%
45	0.65%	MyFolio Managed II Active Retirement SLP	4.25%	6.12%
25	0.65%	MyFolio Managed II Active Retirement SLP	4.25%	6.12%
55	0.65%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.75%	5.13%
45	0.65%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.75%	5.13%
25	0.65%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.75%	5.13%
55	0.65%	MyFolio Market IV Universal SLP	6.98%	10.93%
45	0.65%	MyFolio Market IV Universal SLP	7.27%	12.53%
25	0.65%	MyFolio Market IV Universal SLP	7.27%	12.53%
55	0.65%	Active Plus III Lump Sum SLP	4.96%	5.58%
45	0.65%	Active Plus III Lump Sum SLP	5.49%	8.07%
25	0.65%	Active Plus III Lump Sum SLP	5.49%	8.07%
55	0.65%	AP Cash lifestyle	5.52%	6.24%
45	0.65%	AP Cash lifestyle	6.36%	11.43%
25	0.65%	AP Cash lifestyle	6.36%	11.43%
55	0.65%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.23%	8.75%
45	0.65%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.93%	12.33%

25	0.65%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.93%	12.33%
55	0.65%	Passive Plus I Annuity SLP	3.29%	1.86%
45	0.65%	Passive Plus I Annuity SLP	3.29%	1.86%
25	0.65%	Passive Plus I Annuity SLP	3.29%	1.86%
55	0.65%	MyFolio Market V Lump Sum SLP	8.08%	12.00%
45	0.65%	MyFolio Market V Lump Sum SLP	8.63%	14.78%
25	0.65%	MyFolio Market V Lump Sum SLP	8.63%	14.78%
55	0.65%	Standard Life Cautious Managed Universal Lifestyle Profile	4.75%	5.13%
45	0.65%	Standard Life Cautious Managed Universal Lifestyle Profile	4.75%	5.13%
25	0.65%	Standard Life Cautious Managed Universal Lifestyle Profile	4.75%	5.13%
55	0.65%	Passive Plus III Universal SLP	5.07%	7.14%
45	0.65%	Passive Plus III Universal SLP	5.36%	8.50%
25	0.65%	Passive Plus III Universal SLP	5.36%	8.50%
55	0.65%	MyFolio Managed III Lump Sum SLP	5.01%	7.40%
45	0.65%	MyFolio Managed III Lump Sum SLP	5.63%	10.18%
25	0.65%	MyFolio Managed III Lump Sum SLP	5.63%	10.18%
55	0.65%	Passive Plus V Active Retirement SLP	7.33%	13.71%
45	0.65%	Passive Plus V Active Retirement SLP	7.72%	16.11%
25	0.65%	Passive Plus V Active Retirement SLP	7.72%	16.11%
55	0.65%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.36%	8.67%
45	0.65%	Standard Life MyFolio Market IV Universal Lifestyle Profile	7.27%	12.53%
25	0.65%	Standard Life MyFolio Market IV Universal Lifestyle Profile	7.27%	12.53%
55	0.65%	Active Plus I Annuity SLP	3.35%	1.89%
45	0.65%	Active Plus I Annuity SLP	3.35%	1.89%
25	0.65%	Active Plus I Annuity SLP	3.35%	1.89%
55	0.65%	Passive Plus V Lump Sum SLP	7.11%	12.55%
45	0.65%	Passive Plus V Lump Sum SLP	7.72%	16.11%
25	0.65%	Passive Plus V Lump Sum SLP	7.72%	16.11%
55	0.65%	Standard Life Opportunity I Universal Lifestyle Profile	8.69%	14.55%
45	0.65%	Standard Life Opportunity I Universal Lifestyle Profile	8.69%	14.55%
25	0.65%	Standard Life Opportunity I Universal Lifestyle Profile	8.69%	14.55%
55	0.65%	MyFolio Managed II Universal SLP	4.25%	6.13%
45	0.65%	MyFolio Managed II Universal SLP	4.25%	6.12%
25	0.65%	MyFolio Managed II Universal SLP	4.25%	6.12%
55	0.65%	MyFolio Market III Annuity SLP	5.76%	8.29%
45	0.65%	MyFolio Market III Annuity SLP	6.08%	9.74%
25	0.65%	MyFolio Market III Annuity SLP	6.08%	9.74%
55	0.65%	MyFolio Managed IV Active Retirement SLP	6.30%	11.30%
45	0.65%	MyFolio Managed IV Active Retirement SLP	6.61%	12.91%
25	0.65%	MyFolio Managed IV Active Retirement SLP	6.61%	12.91%
55	0.65%	Global Equity (50:50) Index Universal Lifestyle Profile	7.20%	11.84%
45	0.65%	Global Equity (50:50) Index Universal Lifestyle Profile	8.04%	16.38%
25	0.65%	Global Equity (50:50) Index Universal Lifestyle Profile	8.04%	16.38%
55	0.65%	MyFolio Managed I Annuity SLP	3.20%	3.23%
45	0.65%	MyFolio Managed I Annuity SLP	3.20%	3.23%
25	0.65%	MyFolio Managed I Annuity SLP	3.20%	3.23%
55	0.65%	Active Plus V Lump Sum SLP	7.04%	11.10%
45	0.65%	Active Plus V Lump Sum SLP	7.63%	14.19%
25	0.65%	Active Plus V Lump Sum SLP	7.63%	14.19%
55	0.65%	AP Annuity lifestyle	5.49%	6.06%
45	0.65%	AP Annuity lifestyle	6.36%	11.43%
25	0.65%	AP Annuity lifestyle	6.36%	11.43%
55	0.65%	Active Plus II Universal SLP	4.34%	4.98%
45	0.65%	Active Plus II Universal SLP	4.34%	5.01%
25	0.65%	Active Plus II Universal SLP	4.34%	5.01%
55	0.65%	Passive Plus III Annuity SLP	5.07%	7.15%
45	0.65%	Passive Plus III Annuity SLP	5.36%	8.50%
25	0.65%	Passive Plus III Annuity SLP	5.36%	8.50%
55	0.65%	Active Plus III Active Retirement SLP	5.28%	7.44%
45	0.65%	Active Plus III Active Retirement SLP	5.49%	8.07%
25	0.65%	Active Plus III Active Retirement SLP	5.49%	8.07%
55	0.65%	Passive Plus V Universal SLP	7.22%	13.35%

45	0.65%	Passive Plus V Universal SLP	7.72%	16.11%
25	0.65%	Passive Plus V Universal SLP	7.72%	16.11%
55	0.65%	MyFolio Managed V Lump Sum SLP	7.14%	12.12%
45	0.65%	MyFolio Managed V Lump Sum SLP	7.76%	15.09%
25	0.65%	MyFolio Managed V Lump Sum SLP	7.76%	15.09%
55	0.65%	MyFolio Market III Active Retirement SLP	5.78%	8.44%
45	0.65%	MyFolio Market III Active Retirement SLP	6.08%	9.74%
25	0.65%	MyFolio Market III Active Retirement SLP	6.08%	9.74%
55	0.65%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	3.21%	4.00%
45	0.65%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	3.21%	4.00%
25	0.65%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	3.21%	4.00%
55	0.65%	Active Plus III Annuity SLP	5.19%	6.85%
45	0.65%	Active Plus III Annuity SLP	5.49%	8.07%
25	0.65%	Active Plus III Annuity SLP	5.49%	8.07%
55	0.65%	MyFolio Market II Lump Sum SLP	4.51%	5.11%
45	0.65%	MyFolio Market II Lump Sum SLP	4.76%	6.09%
25	0.65%	MyFolio Market II Lump Sum SLP	4.76%	6.09%
55	0.65%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.75%	5.13%
45	0.65%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.75%	5.13%
25	0.65%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.75%	5.13%
55	0.65%	MyFolio Managed IV Universal SLP	6.28%	11.22%
45	0.65%	MyFolio Managed IV Universal SLP	6.61%	12.91%
25	0.65%	MyFolio Managed IV Universal SLP	6.61%	12.91%
55	0.65%	MyFolio Market V Annuity SLP	8.20%	12.62%
45	0.65%	MyFolio Market V Annuity SLP	8.63%	14.78%
25	0.65%	MyFolio Market V Annuity SLP	8.63%	14.78%
55	0.65%	Passive Plus II Active Retirement SLP	4.40%	5.68%
45	0.65%	Passive Plus II Active Retirement SLP	4.29%	5.13%
25	0.65%	Passive Plus II Active Retirement SLP	4.29%	5.13%
55	0.65%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.57%	3.61%
45	0.65%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.57%	3.61%
25	0.65%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.57%	3.61%
55	0.65%	MyFolio Managed III Annuity SLP	5.27%	8.57%
45	0.65%	MyFolio Managed III Annuity SLP	5.63%	10.18%
25	0.65%	MyFolio Managed III Annuity SLP	5.63%	10.18%
55	0.65%	Passive Plus II Lump Sum SLP	4.05%	3.82%
45	0.65%	Passive Plus II Lump Sum SLP	4.29%	5.13%
25	0.65%	Passive Plus II Lump Sum SLP	4.29%	5.13%
55	0.65%	Active Plus IV Universal SLP	6.28%	9.84%
45	0.65%	Active Plus IV Universal SLP	6.61%	11.47%
25	0.65%	Active Plus IV Universal SLP	6.61%	11.47%
55	0.65%	Passive Plus V Annuity SLP	7.22%	13.36%
45	0.65%	Passive Plus V Annuity SLP	7.72%	16.11%
25	0.65%	Passive Plus V Annuity SLP	7.72%	16.11%
55	0.65%	Active Plus V Active Retirement SLP	7.26%	12.26%
45	0.65%	Active Plus V Active Retirement SLP	7.63%	14.19%
25	0.65%	Active Plus V Active Retirement SLP	7.63%	14.19%
55	0.65%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.06%	7.05%
45	0.65%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.95%	9.92%
25	0.65%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.95%	9.92%
55	0.65%	MyFolio Market III Universal SLP	5.76%	8.30%
45	0.65%	MyFolio Market III Universal SLP	6.08%	9.74%
25	0.65%	MyFolio Market III Universal SLP	6.08%	9.74%
55	0.65%	Active Plus II Lump Sum SLP	4.10%	3.75%
45	0.65%	Active Plus II Lump Sum SLP	4.34%	5.01%
25	0.65%	Active Plus II Lump Sum SLP	4.34%	5.01%
55	0.65%	MyFolio Market V Active Retirement SLP	8.25%	12.71%
45	0.65%	MyFolio Market V Active Retirement SLP	8.63%	14.78%
25	0.65%	MyFolio Market V Active Retirement SLP	8.63%	14.78%
55	0.65%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.61%	7.71%
45	0.65%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.96%	9.74%
25	0.65%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.96%	9.74%

55	0.65%	Active Plus V Annuity SLP	7.16%	11.90%
45	0.65%	Active Plus V Annuity SLP	7.63%	14.19%
25	0.65%	Active Plus V Annuity SLP	7.63%	14.19%
55	0.65%	MyFolio Market IV Lump Sum SLP	6.86%	10.31%
45	0.65%	MyFolio Market IV Lump Sum SLP	7.27%	12.53%
25	0.65%	MyFolio Market IV Lump Sum SLP	7.27%	12.53%
55	0.65%	Standard Life Balanced Managed Universal Lifestyle Profile	6.06%	7.05%
45	0.65%	Standard Life Balanced Managed Universal Lifestyle Profile	6.95%	9.92%
25	0.65%	Standard Life Balanced Managed Universal Lifestyle Profile	6.95%	9.92%
55	0.65%	Passive Plus II Universal SLP	4.29%	5.11%
45	0.65%	Passive Plus II Universal SLP	4.29%	5.13%
25	0.65%	Passive Plus II Universal SLP	4.29%	5.13%
55	0.65%	MyFolio Managed II Lump Sum SLP	3.98%	4.96%
45	0.65%	MyFolio Managed II Lump Sum SLP	4.25%	6.12%
25	0.65%	MyFolio Managed II Lump Sum SLP	4.25%	6.12%
55	0.65%	Passive Plus IV Active Retirement SLP	6.31%	10.92%
45	0.65%	Passive Plus IV Active Retirement SLP	6.53%	12.39%
25	0.65%	Passive Plus IV Active Retirement SLP	6.53%	12.39%
55	0.65%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.60%	7.55%
45	0.65%	Standard Life MyFolio Market III Universal Lifestyle Profile	6.08%	9.74%
25	0.65%	Standard Life MyFolio Market III Universal Lifestyle Profile	6.08%	9.74%
55	0.65%	MyFolio Managed V Annuity SLP	7.28%	12.85%
45	0.65%	MyFolio Managed V Annuity SLP	7.76%	15.09%
25	0.65%	MyFolio Managed V Annuity SLP	7.76%	15.09%
55	0.65%	Passive Plus IV Lump Sum SLP	6.08%	9.76%
45	0.65%	Passive Plus IV Lump Sum SLP	6.53%	12.39%
25	0.65%	Passive Plus IV Lump Sum SLP	6.53%	12.39%
55	0.65%	Managed Annuity Lifestyle Profile	6.06%	7.05%
45	0.65%	Managed Annuity Lifestyle Profile	6.95%	9.92%
25	0.65%	Managed Annuity Lifestyle Profile	6.95%	9.92%
55	0.65%	MyFolio Market II Annuity SLP	4.76%	6.11%
45	0.65%	MyFolio Market II Annuity SLP	4.76%	6.09%
25	0.65%	MyFolio Market II Annuity SLP	4.76%	6.09%
55	0.65%	MyFolio Managed III Active Retirement SLP	5.32%	8.71%
45	0.65%	MyFolio Managed III Active Retirement SLP	5.63%	10.18%
25	0.65%	MyFolio Managed III Active Retirement SLP	5.63%	10.18%
55	0.65%	Opportunity Universal Lifestyle Profile	8.69%	14.55%
45	0.65%	Opportunity Universal Lifestyle Profile	8.69%	14.55%
25	0.65%	Opportunity Universal Lifestyle Profile	8.69%	14.55%
55	0.65%	MyFolio Market V Universal SLP	8.20%	12.62%
45	0.65%	MyFolio Market V Universal SLP	8.63%	14.78%
25	0.65%	MyFolio Market V Universal SLP	8.63%	14.78%
55	0.65%	Active Plus IV Lump Sum SLP	6.16%	9.07%
45	0.65%	Active Plus IV Lump Sum SLP	6.61%	11.47%
25	0.65%	Active Plus IV Lump Sum SLP	6.61%	11.47%
55	0.65%	AP Drawdown lifestyle	5.87%	8.39%
45	0.65%	AP Drawdown lifestyle	6.36%	11.43%
25	0.65%	AP Drawdown lifestyle	6.36%	11.43%
55	0.25%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	5.28%	9.17%
45	0.25%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.34%	14.02%
25	0.25%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.34%	14.02%
55	0.25%	Passive Plus II Annuity SLP	3.88%	4.71%
45	0.25%	Passive Plus II Annuity SLP	3.88%	4.71%
25	0.25%	Passive Plus II Annuity SLP	3.88%	4.71%
55	0.25%	Active Plus II Active Retirement SLP	4.01%	5.18%
45	0.25%	Active Plus II Active Retirement SLP	3.92%	4.59%
25	0.25%	Active Plus II Active Retirement SLP	3.92%	4.59%
55	0.25%	Standard Life Opportunity II Universal Lifestyle Profile	3.13%	14.61%
45	0.25%	Standard Life Opportunity II Universal Lifestyle Profile	3.13%	14.61%
25	0.25%	Standard Life Opportunity II Universal Lifestyle Profile	3.13%	14.61%
55	0.25%	Passive Plus IV Universal SLP	5.77%	10.13%
45	0.25%	Passive Plus IV Universal SLP	6.10%	11.94%

25	0.25%	Passive Plus IV Universal SLP	6.10%	11.94%
55	0.25%	MyFolio Managed IV Lump Sum SLP	5.71%	10.05%
45	0.25%	MyFolio Managed IV Lump Sum SLP	6.19%	12.46%
25	0.25%	MyFolio Managed IV Lump Sum SLP	6.19%	12.46%
55	0.25%	MyFolio Market II Active Retirement SLP	4.36%	5.83%
45	0.25%	MyFolio Market II Active Retirement SLP	4.34%	5.67%
25	0.25%	MyFolio Market II Active Retirement SLP	4.34%	5.67%
55	0.25%	Standard Life MyFolio Market V Universal Lifestyle Profile	6.75%	9.13%
45	0.25%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.20%	14.32%
25	0.25%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.20%	14.32%
55	0.25%	Active Plus II Annuity SLP	3.93%	4.60%
45	0.25%	Active Plus II Annuity SLP	3.92%	4.59%
25	0.25%	Active Plus II Annuity SLP	3.92%	4.59%
55	0.25%	MyFolio Market I Lump Sum SLP	3.16%	3.20%
45	0.25%	MyFolio Market I Lump Sum SLP	3.16%	3.20%
25	0.25%	MyFolio Market I Lump Sum SLP	3.16%	3.20%
55	0.25%	Standard Life Balanced Managed I Universal Lifestyle Profile	5.63%	6.62%
45	0.25%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.52%	9.49%
25	0.25%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.52%	9.49%
55	0.25%	MyFolio Managed III Universal SLP	4.85%	8.14%
45	0.25%	MyFolio Managed III Universal SLP	5.21%	9.74%
25	0.25%	MyFolio Managed III Universal SLP	5.21%	9.74%
55	0.25%	MyFolio Market IV Annuity SLP	6.55%	10.49%
45	0.25%	MyFolio Market IV Annuity SLP	6.84%	12.08%
25	0.25%	MyFolio Market IV Annuity SLP	6.84%	12.08%
55	0.25%	MyFolio Managed V Active Retirement SLP	6.88%	12.49%
45	0.25%	MyFolio Managed V Active Retirement SLP	7.33%	14.63%
25	0.25%	MyFolio Managed V Active Retirement SLP	7.33%	14.63%
55	0.25%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.27%	8.40%
45	0.25%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.19%	12.46%
25	0.25%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.19%	12.46%
55	0.25%	MyFolio Managed II Annuity SLP	3.83%	5.71%
45	0.25%	MyFolio Managed II Annuity SLP	3.83%	5.70%
25	0.25%	MyFolio Managed II Annuity SLP	3.83%	5.70%
55	0.25%	Passive Plus I Lump Sum SLP	2.88%	1.46%
45	0.25%	Passive Plus I Lump Sum SLP	2.88%	1.46%
25	0.25%	Passive Plus I Lump Sum SLP	2.88%	1.46%
55	0.25%	Active Plus III Universal SLP	4.77%	6.40%
45	0.25%	Active Plus III Universal SLP	5.07%	7.64%
25	0.25%	Active Plus III Universal SLP	5.07%	7.64%
55	0.25%	Passive Plus IV Annuity SLP	5.78%	10.14%
45	0.25%	Passive Plus IV Annuity SLP	6.10%	11.94%
25	0.25%	Passive Plus IV Annuity SLP	6.10%	11.94%
55	0.25%	Active Plus IV Active Retirement SLP	5.96%	9.79%
45	0.25%	Active Plus IV Active Retirement SLP	6.19%	11.03%
25	0.25%	Active Plus IV Active Retirement SLP	6.19%	11.03%
55	0.25%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.59%	16.35%
45	0.25%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.59%	16.35%
25	0.25%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.59%	16.35%
55	0.25%	MyFolio Market II Universal SLP	4.34%	5.69%
45	0.25%	MyFolio Market II Universal SLP	4.34%	5.67%
25	0.25%	MyFolio Market II Universal SLP	4.34%	5.67%
55	0.25%	Active Plus I Lump Sum SLP	2.94%	1.48%
45	0.25%	Active Plus I Lump Sum SLP	2.94%	1.48%
25	0.25%	Active Plus I Lump Sum SLP	2.94%	1.48%
55	0.25%	MyFolio Market IV Active Retirement SLP	6.60%	10.58%
45	0.25%	MyFolio Market IV Active Retirement SLP	6.84%	12.08%
25	0.25%	MyFolio Market IV Active Retirement SLP	6.84%	12.08%
55	0.25%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.69%	5.94%
45	0.25%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.69%	5.94%
25	0.25%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.69%	5.94%
55	0.25%	Active Plus IV Annuity SLP	5.86%	9.42%

45	0.25%	Active Plus IV Annuity SLP	6.19%	11.03%
25	0.25%	Active Plus IV Annuity SLP	6.19%	11.03%
55	0.25%	MyFolio Market III Lump Sum SLP	5.09%	6.87%
45	0.25%	MyFolio Market III Lump Sum SLP	5.66%	9.30%
25	0.25%	MyFolio Market III Lump Sum SLP	5.66%	9.30%
55	0.25%	Standard Life Opportunity Universal Lifestyle Profile	8.26%	14.09%
45	0.25%	Standard Life Opportunity Universal Lifestyle Profile	8.26%	14.09%
25	0.25%	Standard Life Opportunity Universal Lifestyle Profile	8.26%	14.09%
55	0.25%	MyFolio Managed V Universal SLP	6.85%	12.40%
45	0.25%	MyFolio Managed V Universal SLP	7.33%	14.63%
25	0.25%	MyFolio Managed V Universal SLP	7.33%	14.63%
55	0.25%	MyFolio Managed I Lump Sum SLP	2.79%	2.82%
45	0.25%	MyFolio Managed I Lump Sum SLP	2.79%	2.82%
25	0.25%	MyFolio Managed I Lump Sum SLP	2.79%	2.82%
55	0.25%	Passive Plus III Active Retirement SLP	4.77%	7.27%
45	0.25%	Passive Plus III Active Retirement SLP	4.94%	8.07%
25	0.25%	Passive Plus III Active Retirement SLP	4.94%	8.07%
55	0.25%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.34%	5.67%
45	0.25%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.34%	5.67%
25	0.25%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.34%	5.67%
55	0.25%	MyFolio Managed IV Annuity SLP	5.85%	10.77%
45	0.25%	MyFolio Managed IV Annuity SLP	6.19%	12.46%
25	0.25%	MyFolio Managed IV Annuity SLP	6.19%	12.46%
55	0.25%	Passive Plus III Lump Sum SLP	4.42%	5.42%
45	0.25%	Passive Plus III Lump Sum SLP	4.94%	8.07%
25	0.25%	Passive Plus III Lump Sum SLP	4.94%	8.07%
55	0.25%	Active Plus V Universal SLP	6.73%	11.43%
45	0.25%	Active Plus V Universal SLP	7.21%	13.73%
25	0.25%	Active Plus V Universal SLP	7.21%	13.73%
55	0.25%	MyFolio Market I Annuity SLP	3.16%	3.20%
45	0.25%	MyFolio Market I Annuity SLP	3.16%	3.20%
25	0.25%	MyFolio Market I Annuity SLP	3.16%	3.20%
55	0.25%	MyFolio Managed II Active Retirement SLP	3.89%	5.85%
45	0.25%	MyFolio Managed II Active Retirement SLP	3.83%	5.70%
25	0.25%	MyFolio Managed II Active Retirement SLP	3.83%	5.70%
55	0.25%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.34%	4.71%
45	0.25%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.34%	4.71%
25	0.25%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.34%	4.71%
55	0.25%	MyFolio Market IV Universal SLP	6.55%	10.49%
45	0.25%	MyFolio Market IV Universal SLP	6.84%	12.08%
25	0.25%	MyFolio Market IV Universal SLP	6.84%	12.08%
55	0.25%	Active Plus III Lump Sum SLP	4.54%	5.16%
45	0.25%	Active Plus III Lump Sum SLP	5.07%	7.64%
25	0.25%	Active Plus III Lump Sum SLP	5.07%	7.64%
55	0.25%	AP Cash lifestyle	5.10%	5.82%
45	0.25%	AP Cash lifestyle	5.94%	10.99%
25	0.25%	AP Cash lifestyle	5.94%	10.99%
55	0.25%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	4.81%	8.32%
45	0.25%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.51%	11.88%
25	0.25%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.51%	11.88%
55	0.25%	Passive Plus I Annuity SLP	2.88%	1.46%
45	0.25%	Passive Plus I Annuity SLP	2.88%	1.46%
25	0.25%	Passive Plus I Annuity SLP	2.88%	1.46%
55	0.25%	MyFolio Market V Lump Sum SLP	7.65%	11.55%
45	0.25%	MyFolio Market V Lump Sum SLP	8.20%	14.32%
25	0.25%	MyFolio Market V Lump Sum SLP	8.20%	14.32%
55	0.25%	Standard Life Cautious Managed Universal Lifestyle Profile	4.34%	4.71%
45	0.25%	Standard Life Cautious Managed Universal Lifestyle Profile	4.34%	4.71%
25	0.25%	Standard Life Cautious Managed Universal Lifestyle Profile	4.34%	4.71%
55	0.25%	Passive Plus III Universal SLP	4.65%	6.71%
45	0.25%	Passive Plus III Universal SLP	4.94%	8.07%
25	0.25%	Passive Plus III Universal SLP	4.94%	8.07%

55	0.25%	MyFolio Managed III Lump Sum SLP	4.59%	6.97%
45	0.25%	MyFolio Managed III Lump Sum SLP	5.21%	9.74%
25	0.25%	MyFolio Managed III Lump Sum SLP	5.21%	9.74%
55	0.25%	Passive Plus V Active Retirement SLP	6.91%	13.25%
45	0.25%	Passive Plus V Active Retirement SLP	7.29%	15.64%
25	0.25%	Passive Plus V Active Retirement SLP	7.29%	15.64%
55	0.25%	Standard Life MyFolio Market IV Universal Lifestyle Profile	5.94%	8.24%
45	0.25%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.84%	12.08%
25	0.25%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.84%	12.08%
55	0.25%	Active Plus I Annuity SLP	2.94%	1.48%
45	0.25%	Active Plus I Annuity SLP	2.94%	1.48%
25	0.25%	Active Plus I Annuity SLP	2.94%	1.48%
55	0.25%	Passive Plus V Lump Sum SLP	6.68%	12.10%
45	0.25%	Passive Plus V Lump Sum SLP	7.29%	15.64%
25	0.25%	Passive Plus V Lump Sum SLP	7.29%	15.64%
55	0.25%	Standard Life Opportunity I Universal Lifestyle Profile	8.26%	14.09%
45	0.25%	Standard Life Opportunity I Universal Lifestyle Profile	8.26%	14.09%
25	0.25%	Standard Life Opportunity I Universal Lifestyle Profile	8.26%	14.09%
55	0.25%	MyFolio Managed II Universal SLP	3.83%	5.71%
45	0.25%	MyFolio Managed II Universal SLP	3.83%	5.70%
25	0.25%	MyFolio Managed II Universal SLP	3.83%	5.70%
55	0.25%	MyFolio Market III Annuity SLP	5.34%	7.86%
45	0.25%	MyFolio Market III Annuity SLP	5.66%	9.30%
25	0.25%	MyFolio Market III Annuity SLP	5.66%	9.30%
55	0.25%	MyFolio Managed IV Active Retirement SLP	5.88%	10.86%
45	0.25%	MyFolio Managed IV Active Retirement SLP	6.19%	12.46%
25	0.25%	MyFolio Managed IV Active Retirement SLP	6.19%	12.46%
55	0.25%	Global Equity (50:50) Index Universal Lifestyle Profile	6.77%	11.39%
45	0.25%	Global Equity (50:50) Index Universal Lifestyle Profile	7.62%	15.91%
25	0.25%	Global Equity (50:50) Index Universal Lifestyle Profile	7.62%	15.91%
55	0.25%	MyFolio Managed I Annuity SLP	2.79%	2.82%
45	0.25%	MyFolio Managed I Annuity SLP	2.79%	2.82%
25	0.25%	MyFolio Managed I Annuity SLP	2.79%	2.82%
55	0.25%	Active Plus V Lump Sum SLP	6.62%	10.66%
45	0.25%	Active Plus V Lump Sum SLP	7.21%	13.73%
25	0.25%	Active Plus V Lump Sum SLP	7.21%	13.73%
55	0.25%	AP Annuity lifestyle	5.07%	5.64%
45	0.25%	AP Annuity lifestyle	5.94%	10.99%
25	0.25%	AP Annuity lifestyle	5.94%	10.99%
55	0.25%	Active Plus II Universal SLP	3.92%	4.56%
45	0.25%	Active Plus II Universal SLP	3.92%	4.59%
25	0.25%	Active Plus II Universal SLP	3.92%	4.59%
55	0.25%	Passive Plus III Annuity SLP	4.66%	6.73%
45	0.25%	Passive Plus III Annuity SLP	4.94%	8.07%
25	0.25%	Passive Plus III Annuity SLP	4.94%	8.07%
55	0.25%	Active Plus III Active Retirement SLP	4.86%	7.02%
45	0.25%	Active Plus III Active Retirement SLP	5.07%	7.64%
25	0.25%	Active Plus III Active Retirement SLP	5.07%	7.64%
55	0.25%	Passive Plus V Universal SLP	6.79%	12.90%
45	0.25%	Passive Plus V Universal SLP	7.29%	15.64%
25	0.25%	Passive Plus V Universal SLP	7.29%	15.64%
55	0.25%	MyFolio Managed V Lump Sum SLP	6.71%	11.68%
45	0.25%	MyFolio Managed V Lump Sum SLP	7.33%	14.63%
25	0.25%	MyFolio Managed V Lump Sum SLP	7.33%	14.63%
55	0.25%	MyFolio Market III Active Retirement SLP	5.36%	8.01%
45	0.25%	MyFolio Market III Active Retirement SLP	5.66%	9.30%
25	0.25%	MyFolio Market III Active Retirement SLP	5.66%	9.30%
55	0.25%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.79%	3.58%
45	0.25%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.79%	3.58%
25	0.25%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.79%	3.58%
55	0.25%	Active Plus III Annuity SLP	4.78%	6.43%
45	0.25%	Active Plus III Annuity SLP	5.07%	7.64%

25	0.25%	Active Plus III Annuity SLP	5.07%	7.64%
55	0.25%	MyFolio Market II Lump Sum SLP	4.09%	4.70%
45	0.25%	MyFolio Market II Lump Sum SLP	4.34%	5.67%
25	0.25%	MyFolio Market II Lump Sum SLP	4.34%	5.67%
55	0.25%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.34%	4.71%
45	0.25%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.34%	4.71%
25	0.25%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.34%	4.71%
55	0.25%	MyFolio Managed IV Universal SLP	5.85%	10.77%
45	0.25%	MyFolio Managed IV Universal SLP	6.19%	12.46%
25	0.25%	MyFolio Managed IV Universal SLP	6.19%	12.46%
55	0.25%	MyFolio Market V Annuity SLP	7.77%	12.17%
45	0.25%	MyFolio Market V Annuity SLP	8.20%	14.32%
25	0.25%	MyFolio Market V Annuity SLP	8.20%	14.32%
55	0.25%	Passive Plus II Active Retirement SLP	3.99%	5.26%
45	0.25%	Passive Plus II Active Retirement SLP	3.88%	4.71%
25	0.25%	Passive Plus II Active Retirement SLP	3.88%	4.71%
55	0.25%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.16%	3.20%
45	0.25%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.16%	3.20%
25	0.25%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.16%	3.20%
55	0.25%	MyFolio Managed III Annuity SLP	4.85%	8.14%
45	0.25%	MyFolio Managed III Annuity SLP	5.21%	9.74%
25	0.25%	MyFolio Managed III Annuity SLP	5.21%	9.74%
55	0.25%	Passive Plus II Lump Sum SLP	3.64%	3.41%
45	0.25%	Passive Plus II Lump Sum SLP	3.88%	4.71%
25	0.25%	Passive Plus II Lump Sum SLP	3.88%	4.71%
55	0.25%	Active Plus IV Universal SLP	5.85%	9.40%
45	0.25%	Active Plus IV Universal SLP	6.19%	11.03%
25	0.25%	Active Plus IV Universal SLP	6.19%	11.03%
55	0.25%	Passive Plus V Annuity SLP	6.80%	12.91%
45	0.25%	Passive Plus V Annuity SLP	7.29%	15.64%
25	0.25%	Passive Plus V Annuity SLP	7.29%	15.64%
55	0.25%	Active Plus V Active Retirement SLP	6.84%	11.82%
45	0.25%	Active Plus V Active Retirement SLP	7.21%	13.73%
25	0.25%	Active Plus V Active Retirement SLP	7.21%	13.73%
55	0.25%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.63%	6.62%
45	0.25%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.52%	9.49%
25	0.25%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.52%	9.49%
55	0.25%	MyFolio Market III Universal SLP	5.34%	7.87%
45	0.25%	MyFolio Market III Universal SLP	5.66%	9.30%
25	0.25%	MyFolio Market III Universal SLP	5.66%	9.30%
55	0.25%	Active Plus II Lump Sum SLP	3.69%	3.33%
45	0.25%	Active Plus II Lump Sum SLP	3.92%	4.59%
25	0.25%	Active Plus II Lump Sum SLP	3.92%	4.59%
55	0.25%	MyFolio Market V Active Retirement SLP	7.82%	12.26%
45	0.25%	MyFolio Market V Active Retirement SLP	8.20%	14.32%
25	0.25%	MyFolio Market V Active Retirement SLP	8.20%	14.32%
55	0.25%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.20%	7.28%
45	0.25%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.54%	9.30%
25	0.25%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.54%	9.30%
55	0.25%	Active Plus V Annuity SLP	6.74%	11.45%
45	0.25%	Active Plus V Annuity SLP	7.21%	13.73%
25	0.25%	Active Plus V Annuity SLP	7.21%	13.73%
55	0.25%	MyFolio Market IV Lump Sum SLP	6.43%	9.87%
45	0.25%	MyFolio Market IV Lump Sum SLP	6.84%	12.08%
25	0.25%	MyFolio Market IV Lump Sum SLP	6.84%	12.08%
55	0.25%	Standard Life Balanced Managed Universal Lifestyle Profile	5.63%	6.62%
45	0.25%	Standard Life Balanced Managed Universal Lifestyle Profile	6.52%	9.49%
25	0.25%	Standard Life Balanced Managed Universal Lifestyle Profile	6.52%	9.49%
55	0.25%	Passive Plus II Universal SLP	3.87%	4.69%
45	0.25%	Passive Plus II Universal SLP	3.88%	4.71%
25	0.25%	Passive Plus II Universal SLP	3.88%	4.71%
55	0.25%	MyFolio Managed II Lump Sum SLP	3.57%	4.55%

45	0.25%	MyFolio Managed II Lump Sum SLP	3.83%	5.70%
25	0.25%	MyFolio Managed II Lump Sum SLP	3.83%	5.70%
55	0.25%	Passive Plus IV Active Retirement SLP	5.89%	10.48%
45	0.25%	Passive Plus IV Active Retirement SLP	6.10%	11.94%
25	0.25%	Passive Plus IV Active Retirement SLP	6.10%	11.94%
55	0.25%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.18%	7.12%
45	0.25%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.66%	9.30%
25	0.25%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.66%	9.30%
55	0.25%	MyFolio Managed V Annuity SLP	6.85%	12.40%
45	0.25%	MyFolio Managed V Annuity SLP	7.33%	14.63%
25	0.25%	MyFolio Managed V Annuity SLP	7.33%	14.63%
55	0.25%	Passive Plus IV Lump Sum SLP	5.66%	9.32%
45	0.25%	Passive Plus IV Lump Sum SLP	6.10%	11.94%
25	0.25%	Passive Plus IV Lump Sum SLP	6.10%	11.94%
55	0.25%	Managed Annuity Lifestyle Profile	5.63%	6.62%
45	0.25%	Managed Annuity Lifestyle Profile	6.52%	9.49%
25	0.25%	Managed Annuity Lifestyle Profile	6.52%	9.49%
55	0.25%	MyFolio Market II Annuity SLP	4.34%	5.69%
45	0.25%	MyFolio Market II Annuity SLP	4.34%	5.67%
25	0.25%	MyFolio Market II Annuity SLP	4.34%	5.67%
55	0.25%	MyFolio Managed III Active Retirement SLP	4.90%	8.28%
45	0.25%	MyFolio Managed III Active Retirement SLP	5.21%	9.74%
25	0.25%	MyFolio Managed III Active Retirement SLP	5.21%	9.74%
55	0.25%	Opportunity Universal Lifestyle Profile	8.26%	14.09%
45	0.25%	Opportunity Universal Lifestyle Profile	8.26%	14.09%
25	0.25%	Opportunity Universal Lifestyle Profile	8.26%	14.09%
55	0.25%	MyFolio Market V Universal SLP	7.77%	12.17%
45	0.25%	MyFolio Market V Universal SLP	8.20%	14.32%
25	0.25%	MyFolio Market V Universal SLP	8.20%	14.32%
55	0.25%	Active Plus IV Lump Sum SLP	5.74%	8.63%
45	0.25%	Active Plus IV Lump Sum SLP	6.19%	11.03%
25	0.25%	Active Plus IV Lump Sum SLP	6.19%	11.03%
55	0.25%	AP Drawdown lifestyle	5.45%	7.96%
45	0.25%	AP Drawdown lifestyle	5.94%	10.99%
25	0.25%	AP Drawdown lifestyle	5.94%	10.99%
55	0.15%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	5.18%	9.06%
45	0.15%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.23%	13.91%
25	0.15%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.23%	13.91%
55	0.15%	Passive Plus II Annuity SLP	3.77%	4.61%
45	0.15%	Passive Plus II Annuity SLP	3.77%	4.60%
25	0.15%	Passive Plus II Annuity SLP	3.77%	4.60%
55	0.15%	Active Plus II Active Retirement SLP	3.91%	5.08%
45	0.15%	Active Plus II Active Retirement SLP	3.82%	4.48%
25	0.15%	Active Plus II Active Retirement SLP	3.82%	4.48%
55	0.15%	Standard Life Opportunity II Universal Lifestyle Profile	3.02%	14.50%
45	0.15%	Standard Life Opportunity II Universal Lifestyle Profile	3.02%	14.50%
25	0.15%	Standard Life Opportunity II Universal Lifestyle Profile	3.02%	14.50%
55	0.15%	Passive Plus IV Universal SLP	5.67%	10.02%
45	0.15%	Passive Plus IV Universal SLP	6.00%	11.83%
25	0.15%	Passive Plus IV Universal SLP	6.00%	11.83%
55	0.15%	MyFolio Managed IV Lump Sum SLP	5.60%	9.94%
45	0.15%	MyFolio Managed IV Lump Sum SLP	6.08%	12.35%
25	0.15%	MyFolio Managed IV Lump Sum SLP	6.08%	12.35%
55	0.15%	MyFolio Market II Active Retirement SLP	4.25%	5.73%
45	0.15%	MyFolio Market II Active Retirement SLP	4.24%	5.57%
25	0.15%	MyFolio Market II Active Retirement SLP	4.24%	5.57%
55	0.15%	Standard Life MyFolio Market V Universal Lifestyle Profile	6.65%	9.02%
45	0.15%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.09%	14.21%
25	0.15%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.09%	14.21%
55	0.15%	Active Plus II Annuity SLP	3.82%	4.49%
45	0.15%	Active Plus II Annuity SLP	3.82%	4.48%
25	0.15%	Active Plus II Annuity SLP	3.82%	4.48%

55	0.15%	MyFolio Market I Lump Sum SLP	3.06%	3.09%
45	0.15%	MyFolio Market I Lump Sum SLP	3.06%	3.09%
25	0.15%	MyFolio Market I Lump Sum SLP	3.06%	3.09%
55	0.15%	Standard Life Balanced Managed I Universal Lifestyle Profile	5.53%	6.52%
45	0.15%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.42%	9.38%
25	0.15%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.42%	9.38%
55	0.15%	MyFolio Managed III Universal SLP	4.75%	8.03%
45	0.15%	MyFolio Managed III Universal SLP	5.11%	9.63%
25	0.15%	MyFolio Managed III Universal SLP	5.11%	9.63%
55	0.15%	MyFolio Market IV Annuity SLP	6.44%	10.38%
45	0.15%	MyFolio Market IV Annuity SLP	6.73%	11.97%
25	0.15%	MyFolio Market IV Annuity SLP	6.73%	11.97%
55	0.15%	MyFolio Managed V Active Retirement SLP	6.78%	12.38%
45	0.15%	MyFolio Managed V Active Retirement SLP	7.23%	14.52%
25	0.15%	MyFolio Managed V Active Retirement SLP	7.23%	14.52%
55	0.15%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.16%	8.30%
45	0.15%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.08%	12.35%
25	0.15%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.08%	12.35%
55	0.15%	MyFolio Managed II Annuity SLP	3.73%	5.61%
45	0.15%	MyFolio Managed II Annuity SLP	3.73%	5.60%
25	0.15%	MyFolio Managed II Annuity SLP	3.73%	5.60%
55	0.15%	Passive Plus I Lump Sum SLP	2.77%	1.36%
45	0.15%	Passive Plus I Lump Sum SLP	2.77%	1.36%
25	0.15%	Passive Plus I Lump Sum SLP	2.77%	1.36%
55	0.15%	Active Plus III Universal SLP	4.67%	6.29%
45	0.15%	Active Plus III Universal SLP	4.97%	7.53%
25	0.15%	Active Plus III Universal SLP	4.97%	7.53%
55	0.15%	Passive Plus IV Annuity SLP	5.67%	10.03%
45	0.15%	Passive Plus IV Annuity SLP	6.00%	11.83%
25	0.15%	Passive Plus IV Annuity SLP	6.00%	11.83%
55	0.15%	Active Plus IV Active Retirement SLP	5.85%	9.68%
45	0.15%	Active Plus IV Active Retirement SLP	6.08%	10.92%
25	0.15%	Active Plus IV Active Retirement SLP	6.08%	10.92%
55	0.15%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.49%	16.23%
45	0.15%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.49%	16.23%
25	0.15%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.49%	16.23%
55	0.15%	MyFolio Market II Universal SLP	4.24%	5.58%
45	0.15%	MyFolio Market II Universal SLP	4.24%	5.57%
25	0.15%	MyFolio Market II Universal SLP	4.24%	5.57%
55	0.15%	Active Plus I Lump Sum SLP	2.84%	1.38%
45	0.15%	Active Plus I Lump Sum SLP	2.84%	1.38%
25	0.15%	Active Plus I Lump Sum SLP	2.84%	1.38%
55	0.15%	MyFolio Market IV Active Retirement SLP	6.50%	10.47%
45	0.15%	MyFolio Market IV Active Retirement SLP	6.73%	11.97%
25	0.15%	MyFolio Market IV Active Retirement SLP	6.73%	11.97%
55	0.15%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.58%	5.83%
45	0.15%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.58%	5.83%
25	0.15%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.58%	5.83%
55	0.15%	Active Plus IV Annuity SLP	5.75%	9.31%
45	0.15%	Active Plus IV Annuity SLP	6.08%	10.92%
25	0.15%	Active Plus IV Annuity SLP	6.08%	10.92%
55	0.15%	MyFolio Market III Lump Sum SLP	4.99%	6.77%
45	0.15%	MyFolio Market III Lump Sum SLP	5.55%	9.19%
25	0.15%	MyFolio Market III Lump Sum SLP	5.55%	9.19%
55	0.15%	Standard Life Opportunity Universal Lifestyle Profile	8.15%	13.98%
45	0.15%	Standard Life Opportunity Universal Lifestyle Profile	8.15%	13.98%
25	0.15%	Standard Life Opportunity Universal Lifestyle Profile	8.15%	13.98%
55	0.15%	MyFolio Managed V Universal SLP	6.75%	12.29%
45	0.15%	MyFolio Managed V Universal SLP	7.23%	14.52%
25	0.15%	MyFolio Managed V Universal SLP	7.23%	14.52%
55	0.15%	MyFolio Managed I Lump Sum SLP	2.68%	2.72%
45	0.15%	MyFolio Managed I Lump Sum SLP	2.68%	2.72%

25	0.15%	MyFolio Managed I Lump Sum SLP	2.68%	2.72%
55	0.15%	Passive Plus III Active Retirement SLP	4.66%	7.17%
45	0.15%	Passive Plus III Active Retirement SLP	4.84%	7.96%
25	0.15%	Passive Plus III Active Retirement SLP	4.84%	7.96%
55	0.15%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.24%	5.57%
45	0.15%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.24%	5.57%
25	0.15%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.24%	5.57%
55	0.15%	MyFolio Managed IV Annuity SLP	5.75%	10.66%
45	0.15%	MyFolio Managed IV Annuity SLP	6.08%	12.35%
25	0.15%	MyFolio Managed IV Annuity SLP	6.08%	12.35%
55	0.15%	Passive Plus III Lump Sum SLP	4.31%	5.32%
45	0.15%	Passive Plus III Lump Sum SLP	4.84%	7.96%
25	0.15%	Passive Plus III Lump Sum SLP	4.84%	7.96%
55	0.15%	Active Plus V Universal SLP	6.63%	11.32%
45	0.15%	Active Plus V Universal SLP	7.10%	13.62%
25	0.15%	Active Plus V Universal SLP	7.10%	13.62%
55	0.15%	MyFolio Market I Annuity SLP	3.06%	3.09%
45	0.15%	MyFolio Market I Annuity SLP	3.06%	3.09%
25	0.15%	MyFolio Market I Annuity SLP	3.06%	3.09%
55	0.15%	MyFolio Managed II Active Retirement SLP	3.78%	5.75%
45	0.15%	MyFolio Managed II Active Retirement SLP	3.73%	5.60%
25	0.15%	MyFolio Managed II Active Retirement SLP	3.73%	5.60%
55	0.15%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.23%	4.61%
45	0.15%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.23%	4.61%
25	0.15%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.23%	4.61%
55	0.15%	MyFolio Market IV Universal SLP	6.44%	10.38%
45	0.15%	MyFolio Market IV Universal SLP	6.73%	11.97%
25	0.15%	MyFolio Market IV Universal SLP	6.73%	11.97%
55	0.15%	Active Plus III Lump Sum SLP	4.44%	5.06%
45	0.15%	Active Plus III Lump Sum SLP	4.97%	7.53%
25	0.15%	Active Plus III Lump Sum SLP	4.97%	7.53%
55	0.15%	AP Cash lifestyle	5.00%	5.71%
45	0.15%	AP Cash lifestyle	5.83%	10.88%
25	0.15%	AP Cash lifestyle	5.83%	10.88%
55	0.15%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	4.70%	8.21%
45	0.15%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.40%	11.77%
25	0.15%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.40%	11.77%
55	0.15%	Passive Plus I Annuity SLP	2.77%	1.36%
45	0.15%	Passive Plus I Annuity SLP	2.77%	1.36%
25	0.15%	Passive Plus I Annuity SLP	2.77%	1.36%
55	0.15%	MyFolio Market V Lump Sum SLP	7.54%	11.44%
45	0.15%	MyFolio Market V Lump Sum SLP	8.09%	14.21%
25	0.15%	MyFolio Market V Lump Sum SLP	8.09%	14.21%
55	0.15%	Standard Life Cautious Managed Universal Lifestyle Profile	4.23%	4.61%
45	0.15%	Standard Life Cautious Managed Universal Lifestyle Profile	4.23%	4.61%
25	0.15%	Standard Life Cautious Managed Universal Lifestyle Profile	4.23%	4.61%
55	0.15%	Passive Plus III Universal SLP	4.55%	6.60%
45	0.15%	Passive Plus III Universal SLP	4.84%	7.96%
25	0.15%	Passive Plus III Universal SLP	4.84%	7.96%
55	0.15%	MyFolio Managed III Lump Sum SLP	4.49%	6.87%
45	0.15%	MyFolio Managed III Lump Sum SLP	5.11%	9.63%
25	0.15%	MyFolio Managed III Lump Sum SLP	5.11%	9.63%
55	0.15%	Passive Plus V Active Retirement SLP	6.80%	13.14%
45	0.15%	Passive Plus V Active Retirement SLP	7.18%	15.53%
25	0.15%	Passive Plus V Active Retirement SLP	7.18%	15.53%
55	0.15%	Standard Life MyFolio Market IV Universal Lifestyle Profile	5.83%	8.13%
45	0.15%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.73%	11.97%
25	0.15%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.73%	11.97%
55	0.15%	Active Plus I Annuity SLP	2.84%	1.38%
45	0.15%	Active Plus I Annuity SLP	2.84%	1.38%
25	0.15%	Active Plus I Annuity SLP	2.84%	1.38%
55	0.15%	Passive Plus V Lump Sum SLP	6.57%	11.99%

45	0.15%	Passive Plus V Lump Sum SLP	7.18%	15.53%
25	0.15%	Passive Plus V Lump Sum SLP	7.18%	15.53%
55	0.15%	Standard Life Opportunity I Universal Lifestyle Profile	8.15%	13.98%
45	0.15%	Standard Life Opportunity I Universal Lifestyle Profile	8.15%	13.98%
25	0.15%	Standard Life Opportunity I Universal Lifestyle Profile	8.15%	13.98%
55	0.15%	MyFolio Managed II Universal SLP	3.73%	5.61%
45	0.15%	MyFolio Managed II Universal SLP	3.73%	5.60%
25	0.15%	MyFolio Managed II Universal SLP	3.73%	5.60%
55	0.15%	MyFolio Market III Annuity SLP	5.24%	7.76%
45	0.15%	MyFolio Market III Annuity SLP	5.55%	9.19%
25	0.15%	MyFolio Market III Annuity SLP	5.55%	9.19%
55	0.15%	MyFolio Managed IV Active Retirement SLP	5.78%	10.75%
45	0.15%	MyFolio Managed IV Active Retirement SLP	6.08%	12.35%
25	0.15%	MyFolio Managed IV Active Retirement SLP	6.08%	12.35%
55	0.15%	Global Equity (50:50) Index Universal Lifestyle Profile	6.66%	11.28%
45	0.15%	Global Equity (50:50) Index Universal Lifestyle Profile	7.51%	15.80%
25	0.15%	Global Equity (50:50) Index Universal Lifestyle Profile	7.51%	15.80%
55	0.15%	MyFolio Managed I Annuity SLP	2.68%	2.72%
45	0.15%	MyFolio Managed I Annuity SLP	2.68%	2.72%
25	0.15%	MyFolio Managed I Annuity SLP	2.68%	2.72%
55	0.15%	Active Plus V Lump Sum SLP	6.51%	10.55%
45	0.15%	Active Plus V Lump Sum SLP	7.10%	13.62%
25	0.15%	Active Plus V Lump Sum SLP	7.10%	13.62%
55	0.15%	AP Annuity lifestyle	4.96%	5.53%
45	0.15%	AP Annuity lifestyle	5.83%	10.88%
25	0.15%	AP Annuity lifestyle	5.83%	10.88%
55	0.15%	Active Plus II Universal SLP	3.82%	4.46%
45	0.15%	Active Plus II Universal SLP	3.82%	4.48%
25	0.15%	Active Plus II Universal SLP	3.82%	4.48%
55	0.15%	Passive Plus III Annuity SLP	4.55%	6.62%
45	0.15%	Passive Plus III Annuity SLP	4.84%	7.96%
25	0.15%	Passive Plus III Annuity SLP	4.84%	7.96%
55	0.15%	Active Plus III Active Retirement SLP	4.76%	6.91%
45	0.15%	Active Plus III Active Retirement SLP	4.97%	7.53%
25	0.15%	Active Plus III Active Retirement SLP	4.97%	7.53%
55	0.15%	Passive Plus V Universal SLP	6.69%	12.79%
45	0.15%	Passive Plus V Universal SLP	7.18%	15.53%
25	0.15%	Passive Plus V Universal SLP	7.18%	15.53%
55	0.15%	MyFolio Managed V Lump Sum SLP	6.60%	11.57%
45	0.15%	MyFolio Managed V Lump Sum SLP	7.23%	14.52%
25	0.15%	MyFolio Managed V Lump Sum SLP	7.23%	14.52%
55	0.15%	MyFolio Market III Active Retirement SLP	5.25%	7.90%
45	0.15%	MyFolio Market III Active Retirement SLP	5.55%	9.19%
25	0.15%	MyFolio Market III Active Retirement SLP	5.55%	9.19%
55	0.15%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.69%	3.48%
45	0.15%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.69%	3.48%
25	0.15%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.69%	3.48%
55	0.15%	Active Plus III Annuity SLP	4.67%	6.32%
45	0.15%	Active Plus III Annuity SLP	4.97%	7.53%
25	0.15%	Active Plus III Annuity SLP	4.97%	7.53%
55	0.15%	MyFolio Market II Lump Sum SLP	3.99%	4.59%
45	0.15%	MyFolio Market II Lump Sum SLP	4.24%	5.57%
25	0.15%	MyFolio Market II Lump Sum SLP	4.24%	5.57%
55	0.15%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.23%	4.61%
45	0.15%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.23%	4.61%
25	0.15%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.23%	4.61%
55	0.15%	MyFolio Managed IV Universal SLP	5.75%	10.66%
45	0.15%	MyFolio Managed IV Universal SLP	6.08%	12.35%
25	0.15%	MyFolio Managed IV Universal SLP	6.08%	12.35%
55	0.15%	MyFolio Market V Annuity SLP	7.66%	12.06%
45	0.15%	MyFolio Market V Annuity SLP	8.09%	14.21%
25	0.15%	MyFolio Market V Annuity SLP	8.09%	14.21%

55	0.15%	Passive Plus II Active Retirement SLP	3.88%	5.15%
45	0.15%	Passive Plus II Active Retirement SLP	3.77%	4.60%
25	0.15%	Passive Plus II Active Retirement SLP	3.77%	4.60%
55	0.15%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.06%	3.09%
45	0.15%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.06%	3.09%
25	0.15%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.06%	3.09%
55	0.15%	MyFolio Managed III Annuity SLP	4.75%	8.03%
45	0.15%	MyFolio Managed III Annuity SLP	5.11%	9.63%
25	0.15%	MyFolio Managed III Annuity SLP	5.11%	9.63%
55	0.15%	Passive Plus II Lump Sum SLP	3.53%	3.30%
45	0.15%	Passive Plus II Lump Sum SLP	3.77%	4.60%
25	0.15%	Passive Plus II Lump Sum SLP	3.77%	4.60%
55	0.15%	Active Plus IV Universal SLP	5.75%	9.29%
45	0.15%	Active Plus IV Universal SLP	6.08%	10.92%
25	0.15%	Active Plus IV Universal SLP	6.08%	10.92%
55	0.15%	Passive Plus V Annuity SLP	6.69%	12.80%
45	0.15%	Passive Plus V Annuity SLP	7.18%	15.53%
25	0.15%	Passive Plus V Annuity SLP	7.18%	15.53%
55	0.15%	Active Plus V Active Retirement SLP	6.73%	11.71%
45	0.15%	Active Plus V Active Retirement SLP	7.10%	13.62%
25	0.15%	Active Plus V Active Retirement SLP	7.10%	13.62%
55	0.15%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.53%	6.52%
45	0.15%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.42%	9.38%
25	0.15%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.42%	9.38%
55	0.15%	MyFolio Market III Universal SLP	5.24%	7.76%
45	0.15%	MyFolio Market III Universal SLP	5.55%	9.19%
25	0.15%	MyFolio Market III Universal SLP	5.55%	9.19%
55	0.15%	Active Plus II Lump Sum SLP	3.59%	3.23%
45	0.15%	Active Plus II Lump Sum SLP	3.82%	4.48%
25	0.15%	Active Plus II Lump Sum SLP	3.82%	4.48%
55	0.15%	MyFolio Market V Active Retirement SLP	7.71%	12.15%
45	0.15%	MyFolio Market V Active Retirement SLP	8.09%	14.21%
25	0.15%	MyFolio Market V Active Retirement SLP	8.09%	14.21%
55	0.15%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.09%	7.18%
45	0.15%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.43%	9.19%
25	0.15%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.43%	9.19%
55	0.15%	Active Plus V Annuity SLP	6.63%	11.34%
45	0.15%	Active Plus V Annuity SLP	7.10%	13.62%
25	0.15%	Active Plus V Annuity SLP	7.10%	13.62%
55	0.15%	MyFolio Market IV Lump Sum SLP	6.33%	9.76%
45	0.15%	MyFolio Market IV Lump Sum SLP	6.73%	11.97%
25	0.15%	MyFolio Market IV Lump Sum SLP	6.73%	11.97%
55	0.15%	Standard Life Balanced Managed Universal Lifestyle Profile	5.53%	6.52%
45	0.15%	Standard Life Balanced Managed Universal Lifestyle Profile	6.42%	9.38%
25	0.15%	Standard Life Balanced Managed Universal Lifestyle Profile	6.42%	9.38%
55	0.15%	Passive Plus II Universal SLP	3.77%	4.59%
45	0.15%	Passive Plus II Universal SLP	3.77%	4.60%
25	0.15%	Passive Plus II Universal SLP	3.77%	4.60%
55	0.15%	MyFolio Managed II Lump Sum SLP	3.47%	4.44%
45	0.15%	MyFolio Managed II Lump Sum SLP	3.73%	5.60%
25	0.15%	MyFolio Managed II Lump Sum SLP	3.73%	5.60%
55	0.15%	Passive Plus IV Active Retirement SLP	5.78%	10.37%
45	0.15%	Passive Plus IV Active Retirement SLP	6.00%	11.83%
25	0.15%	Passive Plus IV Active Retirement SLP	6.00%	11.83%
55	0.15%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.07%	7.02%
45	0.15%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.55%	9.19%
25	0.15%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.55%	9.19%
55	0.15%	MyFolio Managed V Annuity SLP	6.75%	12.29%
45	0.15%	MyFolio Managed V Annuity SLP	7.23%	14.52%
25	0.15%	MyFolio Managed V Annuity SLP	7.23%	14.52%
55	0.15%	Passive Plus IV Lump Sum SLP	5.55%	9.21%
45	0.15%	Passive Plus IV Lump Sum SLP	6.00%	11.83%

25	0.15%	Passive Plus IV Lump Sum SLP	6.00%	11.83%
55	0.15%	Managed Annuity Lifestyle Profile	5.53%	6.52%
45	0.15%	Managed Annuity Lifestyle Profile	6.42%	9.38%
25	0.15%	Managed Annuity Lifestyle Profile	6.42%	9.38%
55	0.15%	MyFolio Market II Annuity SLP	4.24%	5.58%
45	0.15%	MyFolio Market II Annuity SLP	4.24%	5.57%
25	0.15%	MyFolio Market II Annuity SLP	4.24%	5.57%
55	0.15%	MyFolio Managed III Active Retirement SLP	4.80%	8.17%
45	0.15%	MyFolio Managed III Active Retirement SLP	5.11%	9.63%
25	0.15%	MyFolio Managed III Active Retirement SLP	5.11%	9.63%
55	0.15%	Opportunity Universal Lifestyle Profile	8.15%	13.98%
45	0.15%	Opportunity Universal Lifestyle Profile	8.15%	13.98%
25	0.15%	Opportunity Universal Lifestyle Profile	8.15%	13.98%
55	0.15%	MyFolio Market V Universal SLP	7.66%	12.06%
45	0.15%	MyFolio Market V Universal SLP	8.09%	14.21%
25	0.15%	MyFolio Market V Universal SLP	8.09%	14.21%
55	0.15%	Active Plus IV Lump Sum SLP	5.63%	8.53%
45	0.15%	Active Plus IV Lump Sum SLP	6.08%	10.92%
25	0.15%	Active Plus IV Lump Sum SLP	6.08%	10.92%
55	0.15%	AP Drawdown lifestyle	5.35%	7.86%
45	0.15%	AP Drawdown lifestyle	5.83%	10.88%
25	0.15%	AP Drawdown lifestyle	5.83%	10.88%
55	0.20%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	5.23%	9.12%
45	0.20%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.29%	13.97%
25	0.20%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.29%	13.97%
55	0.20%	Passive Plus II Annuity SLP	3.82%	4.66%
45	0.20%	Passive Plus II Annuity SLP	3.82%	4.66%
25	0.20%	Passive Plus II Annuity SLP	3.82%	4.66%
55	0.20%	Active Plus II Active Retirement SLP	3.96%	5.13%
45	0.20%	Active Plus II Active Retirement SLP	3.87%	4.54%
25	0.20%	Active Plus II Active Retirement SLP	3.87%	4.54%
55	0.20%	Standard Life Opportunity II Universal Lifestyle Profile	3.08%	14.56%
45	0.20%	Standard Life Opportunity II Universal Lifestyle Profile	3.08%	14.56%
25	0.20%	Standard Life Opportunity II Universal Lifestyle Profile	3.08%	14.56%
55	0.20%	Passive Plus IV Universal SLP	5.72%	10.07%
45	0.20%	Passive Plus IV Universal SLP	6.05%	11.89%
25	0.20%	Passive Plus IV Universal SLP	6.05%	11.89%
55	0.20%	MyFolio Managed IV Lump Sum SLP	5.66%	9.99%
45	0.20%	MyFolio Managed IV Lump Sum SLP	6.13%	12.40%
25	0.20%	MyFolio Managed IV Lump Sum SLP	6.13%	12.40%
55	0.20%	MyFolio Market II Active Retirement SLP	4.30%	5.78%
45	0.20%	MyFolio Market II Active Retirement SLP	4.29%	5.62%
25	0.20%	MyFolio Market II Active Retirement SLP	4.29%	5.62%
55	0.20%	Standard Life MyFolio Market V Universal Lifestyle Profile	6.70%	9.08%
45	0.20%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.15%	14.27%
25	0.20%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.15%	14.27%
55	0.20%	Active Plus II Annuity SLP	3.87%	4.54%
45	0.20%	Active Plus II Annuity SLP	3.87%	4.54%
25	0.20%	Active Plus II Annuity SLP	3.87%	4.54%
55	0.20%	MyFolio Market I Lump Sum SLP	3.11%	3.15%
45	0.20%	MyFolio Market I Lump Sum SLP	3.11%	3.15%
25	0.20%	MyFolio Market I Lump Sum SLP	3.11%	3.15%
55	0.20%	Standard Life Balanced Managed I Universal Lifestyle Profile	5.58%	6.57%
45	0.20%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.47%	9.43%
25	0.20%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.47%	9.43%
55	0.20%	MyFolio Managed III Universal SLP	4.80%	8.08%
45	0.20%	MyFolio Managed III Universal SLP	5.16%	9.69%
25	0.20%	MyFolio Managed III Universal SLP	5.16%	9.69%
55	0.20%	MyFolio Market IV Annuity SLP	6.50%	10.43%
45	0.20%	MyFolio Market IV Annuity SLP	6.79%	12.03%
25	0.20%	MyFolio Market IV Annuity SLP	6.79%	12.03%
55	0.20%	MyFolio Managed V Active Retirement SLP	6.83%	12.44%

45	0.20%	MyFolio Managed V Active Retirement SLP	7.28%	14.57%
25	0.20%	MyFolio Managed V Active Retirement SLP	7.28%	14.57%
55	0.20%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.21%	8.35%
45	0.20%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.13%	12.40%
25	0.20%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.13%	12.40%
55	0.20%	MyFolio Managed II Annuity SLP	3.78%	5.66%
45	0.20%	MyFolio Managed II Annuity SLP	3.78%	5.65%
25	0.20%	MyFolio Managed II Annuity SLP	3.78%	5.65%
55	0.20%	Passive Plus I Lump Sum SLP	2.83%	1.41%
45	0.20%	Passive Plus I Lump Sum SLP	2.83%	1.41%
25	0.20%	Passive Plus I Lump Sum SLP	2.83%	1.41%
55	0.20%	Active Plus III Universal SLP	4.72%	6.34%
45	0.20%	Active Plus III Universal SLP	5.02%	7.59%
25	0.20%	Active Plus III Universal SLP	5.02%	7.59%
55	0.20%	Passive Plus IV Annuity SLP	5.72%	10.08%
45	0.20%	Passive Plus IV Annuity SLP	6.05%	11.89%
25	0.20%	Passive Plus IV Annuity SLP	6.05%	11.89%
55	0.20%	Active Plus IV Active Retirement SLP	5.91%	9.74%
45	0.20%	Active Plus IV Active Retirement SLP	6.13%	10.97%
25	0.20%	Active Plus IV Active Retirement SLP	6.13%	10.97%
55	0.20%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.54%	16.29%
45	0.20%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.54%	16.29%
25	0.20%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.54%	16.29%
55	0.20%	MyFolio Market II Universal SLP	4.29%	5.64%
45	0.20%	MyFolio Market II Universal SLP	4.29%	5.62%
25	0.20%	MyFolio Market II Universal SLP	4.29%	5.62%
55	0.20%	Active Plus I Lump Sum SLP	2.89%	1.43%
45	0.20%	Active Plus I Lump Sum SLP	2.89%	1.43%
25	0.20%	Active Plus I Lump Sum SLP	2.89%	1.43%
55	0.20%	MyFolio Market IV Active Retirement SLP	6.55%	10.53%
45	0.20%	MyFolio Market IV Active Retirement SLP	6.79%	12.03%
25	0.20%	MyFolio Market IV Active Retirement SLP	6.79%	12.03%
55	0.20%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.64%	5.89%
45	0.20%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.64%	5.89%
25	0.20%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.64%	5.89%
55	0.20%	Active Plus IV Annuity SLP	5.81%	9.37%
45	0.20%	Active Plus IV Annuity SLP	6.13%	10.97%
25	0.20%	Active Plus IV Annuity SLP	6.13%	10.97%
55	0.20%	MyFolio Market III Lump Sum SLP	5.04%	6.82%
45	0.20%	MyFolio Market III Lump Sum SLP	5.61%	9.25%
25	0.20%	MyFolio Market III Lump Sum SLP	5.61%	9.25%
55	0.20%	Standard Life Opportunity Universal Lifestyle Profile	8.21%	14.04%
45	0.20%	Standard Life Opportunity Universal Lifestyle Profile	8.21%	14.04%
25	0.20%	Standard Life Opportunity Universal Lifestyle Profile	8.21%	14.04%
55	0.20%	MyFolio Managed V Universal SLP	6.80%	12.35%
45	0.20%	MyFolio Managed V Universal SLP	7.28%	14.57%
25	0.20%	MyFolio Managed V Universal SLP	7.28%	14.57%
55	0.20%	MyFolio Managed I Lump Sum SLP	2.74%	2.77%
45	0.20%	MyFolio Managed I Lump Sum SLP	2.74%	2.77%
25	0.20%	MyFolio Managed I Lump Sum SLP	2.74%	2.77%
55	0.20%	Passive Plus III Active Retirement SLP	4.71%	7.22%
45	0.20%	Passive Plus III Active Retirement SLP	4.89%	8.02%
25	0.20%	Passive Plus III Active Retirement SLP	4.89%	8.02%
55	0.20%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.29%	5.62%
45	0.20%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.29%	5.62%
25	0.20%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.29%	5.62%
55	0.20%	MyFolio Managed IV Annuity SLP	5.80%	10.72%
45	0.20%	MyFolio Managed IV Annuity SLP	6.13%	12.40%
25	0.20%	MyFolio Managed IV Annuity SLP	6.13%	12.40%
55	0.20%	Passive Plus III Lump Sum SLP	4.37%	5.37%
45	0.20%	Passive Plus III Lump Sum SLP	4.89%	8.02%
25	0.20%	Passive Plus III Lump Sum SLP	4.89%	8.02%

55	0.20%	Active Plus V Universal SLP	6.68%	11.38%
45	0.20%	Active Plus V Universal SLP	7.15%	13.67%
25	0.20%	Active Plus V Universal SLP	7.15%	13.67%
55	0.20%	MyFolio Market I Annuity SLP	3.11%	3.15%
45	0.20%	MyFolio Market I Annuity SLP	3.11%	3.15%
25	0.20%	MyFolio Market I Annuity SLP	3.11%	3.15%
55	0.20%	MyFolio Managed II Active Retirement SLP	3.84%	5.80%
45	0.20%	MyFolio Managed II Active Retirement SLP	3.78%	5.65%
25	0.20%	MyFolio Managed II Active Retirement SLP	3.78%	5.65%
55	0.20%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.29%	4.66%
45	0.20%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.29%	4.66%
25	0.20%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.29%	4.66%
55	0.20%	MyFolio Market IV Universal SLP	6.50%	10.44%
45	0.20%	MyFolio Market IV Universal SLP	6.79%	12.03%
25	0.20%	MyFolio Market IV Universal SLP	6.79%	12.03%
55	0.20%	Active Plus III Lump Sum SLP	4.49%	5.11%
45	0.20%	Active Plus III Lump Sum SLP	5.02%	7.59%
25	0.20%	Active Plus III Lump Sum SLP	5.02%	7.59%
55	0.20%	AP Cash lifestyle	5.05%	5.77%
45	0.20%	AP Cash lifestyle	5.89%	10.93%
25	0.20%	AP Cash lifestyle	5.89%	10.93%
55	0.20%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	4.76%	8.26%
45	0.20%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.46%	11.83%
25	0.20%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.46%	11.83%
55	0.20%	Passive Plus I Annuity SLP	2.83%	1.41%
45	0.20%	Passive Plus I Annuity SLP	2.83%	1.41%
25	0.20%	Passive Plus I Annuity SLP	2.83%	1.41%
55	0.20%	MyFolio Market V Lump Sum SLP	7.60%	11.50%
45	0.20%	MyFolio Market V Lump Sum SLP	8.15%	14.27%
25	0.20%	MyFolio Market V Lump Sum SLP	8.15%	14.27%
55	0.20%	Standard Life Cautious Managed Universal Lifestyle Profile	4.29%	4.66%
45	0.20%	Standard Life Cautious Managed Universal Lifestyle Profile	4.29%	4.66%
25	0.20%	Standard Life Cautious Managed Universal Lifestyle Profile	4.29%	4.66%
55	0.20%	Passive Plus III Universal SLP	4.60%	6.66%
45	0.20%	Passive Plus III Universal SLP	4.89%	8.02%
25	0.20%	Passive Plus III Universal SLP	4.89%	8.02%
55	0.20%	MyFolio Managed III Lump Sum SLP	4.54%	6.92%
45	0.20%	MyFolio Managed III Lump Sum SLP	5.16%	9.69%
25	0.20%	MyFolio Managed III Lump Sum SLP	5.16%	9.69%
55	0.20%	Passive Plus V Active Retirement SLP	6.85%	13.20%
45	0.20%	Passive Plus V Active Retirement SLP	7.24%	15.59%
25	0.20%	Passive Plus V Active Retirement SLP	7.24%	15.59%
55	0.20%	Standard Life MyFolio Market IV Universal Lifestyle Profile	5.88%	8.18%
45	0.20%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.79%	12.03%
25	0.20%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.79%	12.03%
55	0.20%	Active Plus I Annuity SLP	2.89%	1.43%
45	0.20%	Active Plus I Annuity SLP	2.89%	1.43%
25	0.20%	Active Plus I Annuity SLP	2.89%	1.43%
55	0.20%	Passive Plus V Lump Sum SLP	6.63%	12.04%
45	0.20%	Passive Plus V Lump Sum SLP	7.24%	15.59%
25	0.20%	Passive Plus V Lump Sum SLP	7.24%	15.59%
55	0.20%	Standard Life Opportunity I Universal Lifestyle Profile	8.21%	14.04%
45	0.20%	Standard Life Opportunity I Universal Lifestyle Profile	8.21%	14.04%
25	0.20%	Standard Life Opportunity I Universal Lifestyle Profile	8.21%	14.04%
55	0.20%	MyFolio Managed II Universal SLP	3.78%	5.66%
45	0.20%	MyFolio Managed II Universal SLP	3.78%	5.65%
25	0.20%	MyFolio Managed II Universal SLP	3.78%	5.65%
55	0.20%	MyFolio Market III Annuity SLP	5.29%	7.81%
45	0.20%	MyFolio Market III Annuity SLP	5.61%	9.25%
25	0.20%	MyFolio Market III Annuity SLP	5.61%	9.25%
55	0.20%	MyFolio Managed IV Active Retirement SLP	5.83%	10.81%
45	0.20%	MyFolio Managed IV Active Retirement SLP	6.13%	12.40%

25	0.20%	MyFolio Managed IV Active Retirement SLP	6.13%	12.40%
55	0.20%	Global Equity (50:50) Index Universal Lifestyle Profile	6.72%	11.34%
45	0.20%	Global Equity (50:50) Index Universal Lifestyle Profile	7.56%	15.86%
25	0.20%	Global Equity (50:50) Index Universal Lifestyle Profile	7.56%	15.86%
55	0.20%	MyFolio Managed I Annuity SLP	2.74%	2.77%
45	0.20%	MyFolio Managed I Annuity SLP	2.74%	2.77%
25	0.20%	MyFolio Managed I Annuity SLP	2.74%	2.77%
55	0.20%	Active Plus V Lump Sum SLP	6.56%	10.61%
45	0.20%	Active Plus V Lump Sum SLP	7.15%	13.67%
25	0.20%	Active Plus V Lump Sum SLP	7.15%	13.67%
55	0.20%	AP Annuity lifestyle	5.02%	5.58%
45	0.20%	AP Annuity lifestyle	5.89%	10.93%
25	0.20%	AP Annuity lifestyle	5.89%	10.93%
55	0.20%	Active Plus II Universal SLP	3.87%	4.51%
45	0.20%	Active Plus II Universal SLP	3.87%	4.54%
25	0.20%	Active Plus II Universal SLP	3.87%	4.54%
55	0.20%	Passive Plus III Annuity SLP	4.60%	6.67%
45	0.20%	Passive Plus III Annuity SLP	4.89%	8.02%
25	0.20%	Passive Plus III Annuity SLP	4.89%	8.02%
55	0.20%	Active Plus III Active Retirement SLP	4.81%	6.96%
45	0.20%	Active Plus III Active Retirement SLP	5.02%	7.59%
25	0.20%	Active Plus III Active Retirement SLP	5.02%	7.59%
55	0.20%	Passive Plus V Universal SLP	6.74%	12.85%
45	0.20%	Passive Plus V Universal SLP	7.24%	15.59%
25	0.20%	Passive Plus V Universal SLP	7.24%	15.59%
55	0.20%	MyFolio Managed V Lump Sum SLP	6.66%	11.62%
45	0.20%	MyFolio Managed V Lump Sum SLP	7.28%	14.57%
25	0.20%	MyFolio Managed V Lump Sum SLP	7.28%	14.57%
55	0.20%	MyFolio Market III Active Retirement SLP	5.30%	7.96%
45	0.20%	MyFolio Market III Active Retirement SLP	5.61%	9.25%
25	0.20%	MyFolio Market III Active Retirement SLP	5.61%	9.25%
55	0.20%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.74%	3.53%
45	0.20%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.74%	3.53%
25	0.20%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.74%	3.53%
55	0.20%	Active Plus III Annuity SLP	4.72%	6.37%
45	0.20%	Active Plus III Annuity SLP	5.02%	7.59%
25	0.20%	Active Plus III Annuity SLP	5.02%	7.59%
55	0.20%	MyFolio Market II Lump Sum SLP	4.04%	4.64%
45	0.20%	MyFolio Market II Lump Sum SLP	4.29%	5.62%
25	0.20%	MyFolio Market II Lump Sum SLP	4.29%	5.62%
55	0.20%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.29%	4.66%
45	0.20%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.29%	4.66%
25	0.20%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.29%	4.66%
55	0.20%	MyFolio Managed IV Universal SLP	5.80%	10.72%
45	0.20%	MyFolio Managed IV Universal SLP	6.13%	12.40%
25	0.20%	MyFolio Managed IV Universal SLP	6.13%	12.40%
55	0.20%	MyFolio Market V Annuity SLP	7.71%	12.11%
45	0.20%	MyFolio Market V Annuity SLP	8.15%	14.27%
25	0.20%	MyFolio Market V Annuity SLP	8.15%	14.27%
55	0.20%	Passive Plus II Active Retirement SLP	3.94%	5.20%
45	0.20%	Passive Plus II Active Retirement SLP	3.82%	4.66%
25	0.20%	Passive Plus II Active Retirement SLP	3.82%	4.66%
55	0.20%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.11%	3.15%
45	0.20%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.11%	3.15%
25	0.20%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.11%	3.15%
55	0.20%	MyFolio Managed III Annuity SLP	4.80%	8.08%
45	0.20%	MyFolio Managed III Annuity SLP	5.16%	9.69%
25	0.20%	MyFolio Managed III Annuity SLP	5.16%	9.69%
55	0.20%	Passive Plus II Lump Sum SLP	3.58%	3.36%
45	0.20%	Passive Plus II Lump Sum SLP	3.82%	4.66%
25	0.20%	Passive Plus II Lump Sum SLP	3.82%	4.66%
55	0.20%	Active Plus IV Universal SLP	5.80%	9.35%

45	0.20%	Active Plus IV Universal SLP	6.13%	10.97%
25	0.20%	Active Plus IV Universal SLP	6.13%	10.97%
55	0.20%	Passive Plus V Annuity SLP	6.74%	12.86%
45	0.20%	Passive Plus V Annuity SLP	7.24%	15.59%
25	0.20%	Passive Plus V Annuity SLP	7.24%	15.59%
55	0.20%	Active Plus V Active Retirement SLP	6.78%	11.76%
45	0.20%	Active Plus V Active Retirement SLP	7.15%	13.67%
25	0.20%	Active Plus V Active Retirement SLP	7.15%	13.67%
55	0.20%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.58%	6.57%
45	0.20%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.47%	9.43%
25	0.20%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.47%	9.43%
55	0.20%	MyFolio Market III Universal SLP	5.29%	7.81%
45	0.20%	MyFolio Market III Universal SLP	5.61%	9.25%
25	0.20%	MyFolio Market III Universal SLP	5.61%	9.25%
55	0.20%	Active Plus II Lump Sum SLP	3.64%	3.28%
45	0.20%	Active Plus II Lump Sum SLP	3.87%	4.54%
25	0.20%	Active Plus II Lump Sum SLP	3.87%	4.54%
55	0.20%	MyFolio Market V Active Retirement SLP	7.76%	12.21%
45	0.20%	MyFolio Market V Active Retirement SLP	8.15%	14.27%
25	0.20%	MyFolio Market V Active Retirement SLP	8.15%	14.27%
55	0.20%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.14%	7.23%
45	0.20%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.49%	9.25%
25	0.20%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.49%	9.25%
55	0.20%	Active Plus V Annuity SLP	6.68%	11.39%
45	0.20%	Active Plus V Annuity SLP	7.15%	13.67%
25	0.20%	Active Plus V Annuity SLP	7.15%	13.67%
55	0.20%	MyFolio Market IV Lump Sum SLP	6.38%	9.82%
45	0.20%	MyFolio Market IV Lump Sum SLP	6.79%	12.03%
25	0.20%	MyFolio Market IV Lump Sum SLP	6.79%	12.03%
55	0.20%	Standard Life Balanced Managed Universal Lifestyle Profile	5.58%	6.57%
45	0.20%	Standard Life Balanced Managed Universal Lifestyle Profile	6.47%	9.43%
25	0.20%	Standard Life Balanced Managed Universal Lifestyle Profile	6.47%	9.43%
55	0.20%	Passive Plus II Universal SLP	3.82%	4.64%
45	0.20%	Passive Plus II Universal SLP	3.82%	4.66%
25	0.20%	Passive Plus II Universal SLP	3.82%	4.66%
55	0.20%	MyFolio Managed II Lump Sum SLP	3.52%	4.50%
45	0.20%	MyFolio Managed II Lump Sum SLP	3.78%	5.65%
25	0.20%	MyFolio Managed II Lump Sum SLP	3.78%	5.65%
55	0.20%	Passive Plus IV Active Retirement SLP	5.83%	10.42%
45	0.20%	Passive Plus IV Active Retirement SLP	6.05%	11.89%
25	0.20%	Passive Plus IV Active Retirement SLP	6.05%	11.89%
55	0.20%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.13%	7.07%
45	0.20%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.61%	9.25%
25	0.20%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.61%	9.25%
55	0.20%	MyFolio Managed V Annuity SLP	6.80%	12.35%
45	0.20%	MyFolio Managed V Annuity SLP	7.28%	14.57%
25	0.20%	MyFolio Managed V Annuity SLP	7.28%	14.57%
55	0.20%	Passive Plus IV Lump Sum SLP	5.60%	9.27%
45	0.20%	Passive Plus IV Lump Sum SLP	6.05%	11.89%
25	0.20%	Passive Plus IV Lump Sum SLP	6.05%	11.89%
55	0.20%	Managed Annuity Lifestyle Profile	5.58%	6.57%
45	0.20%	Managed Annuity Lifestyle Profile	6.47%	9.43%
25	0.20%	Managed Annuity Lifestyle Profile	6.47%	9.43%
55	0.20%	MyFolio Market II Annuity SLP	4.29%	5.63%
45	0.20%	MyFolio Market II Annuity SLP	4.29%	5.62%
25	0.20%	MyFolio Market II Annuity SLP	4.29%	5.62%
55	0.20%	MyFolio Managed III Active Retirement SLP	4.85%	8.22%
45	0.20%	MyFolio Managed III Active Retirement SLP	5.16%	9.69%
25	0.20%	MyFolio Managed III Active Retirement SLP	5.16%	9.69%
55	0.20%	Opportunity Universal Lifestyle Profile	8.21%	14.04%
45	0.20%	Opportunity Universal Lifestyle Profile	8.21%	14.04%
25	0.20%	Opportunity Universal Lifestyle Profile	8.21%	14.04%

55	0.20%	MyFolio Market V Universal SLP	7.71%	12.12%
45	0.20%	MyFolio Market V Universal SLP	8.15%	14.27%
25	0.20%	MyFolio Market V Universal SLP	8.15%	14.27%
55	0.20%	Active Plus IV Lump Sum SLP	5.68%	8.58%
45	0.20%	Active Plus IV Lump Sum SLP	6.13%	10.97%
25	0.20%	Active Plus IV Lump Sum SLP	6.13%	10.97%
55	0.20%	AP Drawdown lifestyle	5.40%	7.91%
45	0.20%	AP Drawdown lifestyle	5.89%	10.93%
25	0.20%	AP Drawdown lifestyle	5.89%	10.93%
55	0.03%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	5.05%	8.93%
45	0.03%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.10%	13.77%
25	0.03%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.10%	13.77%
55	0.03%	Passive Plus II Annuity SLP	3.65%	4.48%
45	0.03%	Passive Plus II Annuity SLP	3.65%	4.48%
25	0.03%	Passive Plus II Annuity SLP	3.65%	4.48%
55	0.03%	Active Plus II Active Retirement SLP	3.79%	4.95%
45	0.03%	Active Plus II Active Retirement SLP	3.70%	4.36%
25	0.03%	Active Plus II Active Retirement SLP	3.70%	4.36%
55	0.03%	Standard Life Opportunity II Universal Lifestyle Profile	2.90%	14.36%
45	0.03%	Standard Life Opportunity II Universal Lifestyle Profile	2.90%	14.36%
25	0.03%	Standard Life Opportunity II Universal Lifestyle Profile	2.90%	14.36%
55	0.03%	Passive Plus IV Universal SLP	5.54%	9.88%
45	0.03%	Passive Plus IV Universal SLP	5.87%	11.70%
25	0.03%	Passive Plus IV Universal SLP	5.87%	11.70%
55	0.03%	MyFolio Managed IV Lump Sum SLP	5.48%	9.81%
45	0.03%	MyFolio Managed IV Lump Sum SLP	5.95%	12.21%
25	0.03%	MyFolio Managed IV Lump Sum SLP	5.95%	12.21%
55	0.03%	MyFolio Market II Active Retirement SLP	4.13%	5.60%
45	0.03%	MyFolio Market II Active Retirement SLP	4.11%	5.44%
25	0.03%	MyFolio Market II Active Retirement SLP	4.11%	5.44%
55	0.03%	Standard Life MyFolio Market V Universal Lifestyle Profile	6.52%	8.89%
45	0.03%	Standard Life MyFolio Market V Universal Lifestyle Profile	7.96%	14.07%
25	0.03%	Standard Life MyFolio Market V Universal Lifestyle Profile	7.96%	14.07%
55	0.03%	Active Plus II Annuity SLP	3.70%	4.37%
45	0.03%	Active Plus II Annuity SLP	3.70%	4.36%
25	0.03%	Active Plus II Annuity SLP	3.70%	4.36%
55	0.03%	MyFolio Market I Lump Sum SLP	2.93%	2.97%
45	0.03%	MyFolio Market I Lump Sum SLP	2.93%	2.97%
25	0.03%	MyFolio Market I Lump Sum SLP	2.93%	2.97%
55	0.03%	Standard Life Balanced Managed I Universal Lifestyle Profile	5.40%	6.39%
45	0.03%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.29%	9.25%
25	0.03%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.29%	9.25%
55	0.03%	MyFolio Managed III Universal SLP	4.62%	7.90%
45	0.03%	MyFolio Managed III Universal SLP	4.98%	9.50%
25	0.03%	MyFolio Managed III Universal SLP	4.98%	9.50%
55	0.03%	MyFolio Market IV Annuity SLP	6.32%	10.25%
45	0.03%	MyFolio Market IV Annuity SLP	6.60%	11.84%
25	0.03%	MyFolio Market IV Annuity SLP	6.60%	11.84%
55	0.03%	MyFolio Managed V Active Retirement SLP	6.65%	12.24%
45	0.03%	MyFolio Managed V Active Retirement SLP	7.10%	14.38%
25	0.03%	MyFolio Managed V Active Retirement SLP	7.10%	14.38%
55	0.03%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.04%	8.17%
45	0.03%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.95%	12.21%
25	0.03%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.95%	12.21%
55	0.03%	MyFolio Managed II Annuity SLP	3.61%	5.48%
45	0.03%	MyFolio Managed II Annuity SLP	3.61%	5.47%
25	0.03%	MyFolio Managed II Annuity SLP	3.61%	5.47%
55	0.03%	Passive Plus I Lump Sum SLP	2.65%	1.24%
45	0.03%	Passive Plus I Lump Sum SLP	2.65%	1.24%
25	0.03%	Passive Plus I Lump Sum SLP	2.65%	1.24%
55	0.03%	Active Plus III Universal SLP	4.54%	6.16%
45	0.03%	Active Plus III Universal SLP	4.84%	7.41%

25	0.03%	Active Plus III Universal SLP	4.84%	7.41%
55	0.03%	Passive Plus IV Annuity SLP	5.54%	9.90%
45	0.03%	Passive Plus IV Annuity SLP	5.87%	11.70%
25	0.03%	Passive Plus IV Annuity SLP	5.87%	11.70%
55	0.03%	Active Plus IV Active Retirement SLP	5.73%	9.55%
45	0.03%	Active Plus IV Active Retirement SLP	5.95%	10.78%
25	0.03%	Active Plus IV Active Retirement SLP	5.95%	10.78%
55	0.03%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.36%	16.09%
45	0.03%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.36%	16.09%
25	0.03%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.36%	16.09%
55	0.03%	MyFolio Market II Universal SLP	4.11%	5.46%
45	0.03%	MyFolio Market II Universal SLP	4.11%	5.44%
25	0.03%	MyFolio Market II Universal SLP	4.11%	5.44%
55	0.03%	Active Plus I Lump Sum SLP	2.71%	1.26%
45	0.03%	Active Plus I Lump Sum SLP	2.71%	1.26%
25	0.03%	Active Plus I Lump Sum SLP	2.71%	1.26%
55	0.03%	MyFolio Market IV Active Retirement SLP	6.37%	10.34%
45	0.03%	MyFolio Market IV Active Retirement SLP	6.60%	11.84%
25	0.03%	MyFolio Market IV Active Retirement SLP	6.60%	11.84%
55	0.03%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.46%	5.71%
45	0.03%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.46%	5.71%
25	0.03%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.46%	5.71%
55	0.03%	Active Plus IV Annuity SLP	5.63%	9.18%
45	0.03%	Active Plus IV Annuity SLP	5.95%	10.78%
25	0.03%	Active Plus IV Annuity SLP	5.95%	10.78%
55	0.03%	MyFolio Market III Lump Sum SLP	4.86%	6.64%
45	0.03%	MyFolio Market III Lump Sum SLP	5.43%	9.06%
25	0.03%	MyFolio Market III Lump Sum SLP	5.43%	9.06%
55	0.03%	Standard Life Opportunity Universal Lifestyle Profile	8.02%	13.84%
45	0.03%	Standard Life Opportunity Universal Lifestyle Profile	8.02%	13.84%
25	0.03%	Standard Life Opportunity Universal Lifestyle Profile	8.02%	13.84%
55	0.03%	MyFolio Managed V Universal SLP	6.62%	12.16%
45	0.03%	MyFolio Managed V Universal SLP	7.10%	14.38%
25	0.03%	MyFolio Managed V Universal SLP	7.10%	14.38%
55	0.03%	MyFolio Managed I Lump Sum SLP	2.56%	2.59%
45	0.03%	MyFolio Managed I Lump Sum SLP	2.56%	2.59%
25	0.03%	MyFolio Managed I Lump Sum SLP	2.56%	2.59%
55	0.03%	Passive Plus III Active Retirement SLP	4.54%	7.04%
45	0.03%	Passive Plus III Active Retirement SLP	4.71%	7.83%
25	0.03%	Passive Plus III Active Retirement SLP	4.71%	7.83%
55	0.03%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.11%	5.44%
45	0.03%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.11%	5.44%
25	0.03%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.11%	5.44%
55	0.03%	MyFolio Managed IV Annuity SLP	5.62%	10.53%
45	0.03%	MyFolio Managed IV Annuity SLP	5.95%	12.21%
25	0.03%	MyFolio Managed IV Annuity SLP	5.95%	12.21%
55	0.03%	Passive Plus III Lump Sum SLP	4.19%	5.19%
45	0.03%	Passive Plus III Lump Sum SLP	4.71%	7.83%
25	0.03%	Passive Plus III Lump Sum SLP	4.71%	7.83%
55	0.03%	Active Plus V Universal SLP	6.50%	11.19%
45	0.03%	Active Plus V Universal SLP	6.97%	13.48%
25	0.03%	Active Plus V Universal SLP	6.97%	13.48%
55	0.03%	MyFolio Market I Annuity SLP	2.93%	2.97%
45	0.03%	MyFolio Market I Annuity SLP	2.93%	2.97%
25	0.03%	MyFolio Market I Annuity SLP	2.93%	2.97%
55	0.03%	MyFolio Managed II Active Retirement SLP	3.66%	5.62%
45	0.03%	MyFolio Managed II Active Retirement SLP	3.61%	5.47%
25	0.03%	MyFolio Managed II Active Retirement SLP	3.61%	5.47%
55	0.03%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.11%	4.49%
45	0.03%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.11%	4.49%
25	0.03%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.11%	4.49%
55	0.03%	MyFolio Market IV Universal SLP	6.32%	10.25%

45	0.03%	MyFolio Market IV Universal SLP	6.60%	11.84%
25	0.03%	MyFolio Market IV Universal SLP	6.60%	11.84%
55	0.03%	Active Plus III Lump Sum SLP	4.32%	4.93%
45	0.03%	Active Plus III Lump Sum SLP	4.84%	7.41%
25	0.03%	Active Plus III Lump Sum SLP	4.84%	7.41%
55	0.03%	AP Cash lifestyle	4.87%	5.59%
45	0.03%	AP Cash lifestyle	5.71%	10.75%
25	0.03%	AP Cash lifestyle	5.71%	10.75%
55	0.03%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	4.58%	8.08%
45	0.03%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.28%	11.64%
25	0.03%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.28%	11.64%
55	0.03%	Passive Plus I Annuity SLP	2.65%	1.24%
45	0.03%	Passive Plus I Annuity SLP	2.65%	1.24%
25	0.03%	Passive Plus I Annuity SLP	2.65%	1.24%
55	0.03%	MyFolio Market V Lump Sum SLP	7.41%	11.31%
45	0.03%	MyFolio Market V Lump Sum SLP	7.96%	14.07%
25	0.03%	MyFolio Market V Lump Sum SLP	7.96%	14.07%
55	0.03%	Standard Life Cautious Managed Universal Lifestyle Profile	4.11%	4.49%
45	0.03%	Standard Life Cautious Managed Universal Lifestyle Profile	4.11%	4.49%
25	0.03%	Standard Life Cautious Managed Universal Lifestyle Profile	4.11%	4.49%
55	0.03%	Passive Plus III Universal SLP	4.42%	6.48%
45	0.03%	Passive Plus III Universal SLP	4.71%	7.83%
25	0.03%	Passive Plus III Universal SLP	4.71%	7.83%
55	0.03%	MyFolio Managed III Lump Sum SLP	4.36%	6.74%
45	0.03%	MyFolio Managed III Lump Sum SLP	4.98%	9.50%
25	0.03%	MyFolio Managed III Lump Sum SLP	4.98%	9.50%
55	0.03%	Passive Plus V Active Retirement SLP	6.67%	13.00%
45	0.03%	Passive Plus V Active Retirement SLP	7.06%	15.39%
25	0.03%	Passive Plus V Active Retirement SLP	7.06%	15.39%
55	0.03%	Standard Life MyFolio Market IV Universal Lifestyle Profile	5.70%	8.00%
45	0.03%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.60%	11.84%
25	0.03%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.60%	11.84%
55	0.03%	Active Plus I Annuity SLP	2.71%	1.26%
45	0.03%	Active Plus I Annuity SLP	2.71%	1.26%
25	0.03%	Active Plus I Annuity SLP	2.71%	1.26%
55	0.03%	Passive Plus V Lump Sum SLP	6.45%	11.85%
45	0.03%	Passive Plus V Lump Sum SLP	7.06%	15.39%
25	0.03%	Passive Plus V Lump Sum SLP	7.06%	15.39%
55	0.03%	Standard Life Opportunity I Universal Lifestyle Profile	8.02%	13.84%
45	0.03%	Standard Life Opportunity I Universal Lifestyle Profile	8.02%	13.84%
25	0.03%	Standard Life Opportunity I Universal Lifestyle Profile	8.02%	13.84%
55	0.03%	MyFolio Managed II Universal SLP	3.61%	5.48%
45	0.03%	MyFolio Managed II Universal SLP	3.61%	5.47%
25	0.03%	MyFolio Managed II Universal SLP	3.61%	5.47%
55	0.03%	MyFolio Market III Annuity SLP	5.11%	7.63%
45	0.03%	MyFolio Market III Annuity SLP	5.43%	9.06%
25	0.03%	MyFolio Market III Annuity SLP	5.43%	9.06%
55	0.03%	MyFolio Managed IV Active Retirement SLP	5.65%	10.62%
45	0.03%	MyFolio Managed IV Active Retirement SLP	5.95%	12.21%
25	0.03%	MyFolio Managed IV Active Retirement SLP	5.95%	12.21%
55	0.03%	Global Equity (50:50) Index Universal Lifestyle Profile	6.54%	11.15%
45	0.03%	Global Equity (50:50) Index Universal Lifestyle Profile	7.38%	15.66%
25	0.03%	Global Equity (50:50) Index Universal Lifestyle Profile	7.38%	15.66%
55	0.03%	MyFolio Managed I Annuity SLP	2.56%	2.59%
45	0.03%	MyFolio Managed I Annuity SLP	2.56%	2.59%
25	0.03%	MyFolio Managed I Annuity SLP	2.56%	2.59%
55	0.03%	Active Plus V Lump Sum SLP	6.38%	10.42%
45	0.03%	Active Plus V Lump Sum SLP	6.97%	13.48%
25	0.03%	Active Plus V Lump Sum SLP	6.97%	13.48%
55	0.03%	AP Annuity lifestyle	4.84%	5.40%
45	0.03%	AP Annuity lifestyle	5.71%	10.75%
25	0.03%	AP Annuity lifestyle	5.71%	10.75%

55	0.03%	Active Plus II Universal SLP	3.69%	4.34%
45	0.03%	Active Plus II Universal SLP	3.70%	4.36%
25	0.03%	Active Plus II Universal SLP	3.70%	4.36%
55	0.03%	Passive Plus III Annuity SLP	4.43%	6.49%
45	0.03%	Passive Plus III Annuity SLP	4.71%	7.83%
25	0.03%	Passive Plus III Annuity SLP	4.71%	7.83%
55	0.03%	Active Plus III Active Retirement SLP	4.63%	6.78%
45	0.03%	Active Plus III Active Retirement SLP	4.84%	7.41%
25	0.03%	Active Plus III Active Retirement SLP	4.84%	7.41%
55	0.03%	Passive Plus V Universal SLP	6.56%	12.65%
45	0.03%	Passive Plus V Universal SLP	7.06%	15.39%
25	0.03%	Passive Plus V Universal SLP	7.06%	15.39%
55	0.03%	MyFolio Managed V Lump Sum SLP	6.48%	11.43%
45	0.03%	MyFolio Managed V Lump Sum SLP	7.10%	14.38%
25	0.03%	MyFolio Managed V Lump Sum SLP	7.10%	14.38%
55	0.03%	MyFolio Market III Active Retirement SLP	5.13%	7.77%
45	0.03%	MyFolio Market III Active Retirement SLP	5.43%	9.06%
25	0.03%	MyFolio Market III Active Retirement SLP	5.43%	9.06%
55	0.03%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.57%	3.36%
45	0.03%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.57%	3.36%
25	0.03%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.57%	3.36%
55	0.03%	Active Plus III Annuity SLP	4.55%	6.19%
45	0.03%	Active Plus III Annuity SLP	4.84%	7.41%
25	0.03%	Active Plus III Annuity SLP	4.84%	7.41%
55	0.03%	MyFolio Market II Lump Sum SLP	3.86%	4.47%
45	0.03%	MyFolio Market II Lump Sum SLP	4.11%	5.44%
25	0.03%	MyFolio Market II Lump Sum SLP	4.11%	5.44%
55	0.03%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.11%	4.49%
45	0.03%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.11%	4.49%
25	0.03%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.11%	4.49%
55	0.03%	MyFolio Managed IV Universal SLP	5.62%	10.53%
45	0.03%	MyFolio Managed IV Universal SLP	5.95%	12.21%
25	0.03%	MyFolio Managed IV Universal SLP	5.95%	12.21%
55	0.03%	MyFolio Market V Annuity SLP	7.53%	11.92%
45	0.03%	MyFolio Market V Annuity SLP	7.96%	14.07%
25	0.03%	MyFolio Market V Annuity SLP	7.96%	14.07%
55	0.03%	Passive Plus II Active Retirement SLP	3.76%	5.03%
45	0.03%	Passive Plus II Active Retirement SLP	3.65%	4.48%
25	0.03%	Passive Plus II Active Retirement SLP	3.65%	4.48%
55	0.03%	Standard Life MyFolio Market I Universal Lifestyle Profile	2.93%	2.97%
45	0.03%	Standard Life MyFolio Market I Universal Lifestyle Profile	2.93%	2.97%
25	0.03%	Standard Life MyFolio Market I Universal Lifestyle Profile	2.93%	2.97%
55	0.03%	MyFolio Managed III Annuity SLP	4.62%	7.90%
45	0.03%	MyFolio Managed III Annuity SLP	4.98%	9.50%
25	0.03%	MyFolio Managed III Annuity SLP	4.98%	9.50%
55	0.03%	Passive Plus II Lump Sum SLP	3.41%	3.18%
45	0.03%	Passive Plus II Lump Sum SLP	3.65%	4.48%
25	0.03%	Passive Plus II Lump Sum SLP	3.65%	4.48%
55	0.03%	Active Plus IV Universal SLP	5.62%	9.16%
45	0.03%	Active Plus IV Universal SLP	5.95%	10.78%
25	0.03%	Active Plus IV Universal SLP	5.95%	10.78%
55	0.03%	Passive Plus V Annuity SLP	6.56%	12.66%
45	0.03%	Passive Plus V Annuity SLP	7.06%	15.39%
25	0.03%	Passive Plus V Annuity SLP	7.06%	15.39%
55	0.03%	Active Plus V Active Retirement SLP	6.60%	11.57%
45	0.03%	Active Plus V Active Retirement SLP	6.97%	13.48%
25	0.03%	Active Plus V Active Retirement SLP	6.97%	13.48%
55	0.03%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.40%	6.39%
45	0.03%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.29%	9.25%
25	0.03%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.29%	9.25%
55	0.03%	MyFolio Market III Universal SLP	5.11%	7.63%
45	0.03%	MyFolio Market III Universal SLP	5.43%	9.06%

25	0.03%	MyFolio Market III Universal SLP	5.43%	9.06%
55	0.03%	Active Plus II Lump Sum SLP	3.46%	3.11%
45	0.03%	Active Plus II Lump Sum SLP	3.70%	4.36%
25	0.03%	Active Plus II Lump Sum SLP	3.70%	4.36%
55	0.03%	MyFolio Market V Active Retirement SLP	7.58%	12.02%
45	0.03%	MyFolio Market V Active Retirement SLP	7.96%	14.07%
25	0.03%	MyFolio Market V Active Retirement SLP	7.96%	14.07%
55	0.03%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	3.97%	7.05%
45	0.03%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.31%	9.06%
25	0.03%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.31%	9.06%
55	0.03%	Active Plus V Annuity SLP	6.50%	11.21%
45	0.03%	Active Plus V Annuity SLP	6.97%	13.48%
25	0.03%	Active Plus V Annuity SLP	6.97%	13.48%
55	0.03%	MyFolio Market IV Lump Sum SLP	6.20%	9.63%
45	0.03%	MyFolio Market IV Lump Sum SLP	6.60%	11.84%
25	0.03%	MyFolio Market IV Lump Sum SLP	6.60%	11.84%
55	0.03%	Standard Life Balanced Managed Universal Lifestyle Profile	5.40%	6.39%
45	0.03%	Standard Life Balanced Managed Universal Lifestyle Profile	6.29%	9.25%
25	0.03%	Standard Life Balanced Managed Universal Lifestyle Profile	6.29%	9.25%
55	0.03%	Passive Plus II Universal SLP	3.64%	4.46%
45	0.03%	Passive Plus II Universal SLP	3.65%	4.48%
25	0.03%	Passive Plus II Universal SLP	3.65%	4.48%
55	0.03%	MyFolio Managed II Lump Sum SLP	3.34%	4.32%
45	0.03%	MyFolio Managed II Lump Sum SLP	3.61%	5.47%
25	0.03%	MyFolio Managed II Lump Sum SLP	3.61%	5.47%
55	0.03%	Passive Plus IV Active Retirement SLP	5.65%	10.24%
45	0.03%	Passive Plus IV Active Retirement SLP	5.87%	11.70%
25	0.03%	Passive Plus IV Active Retirement SLP	5.87%	11.70%
55	0.03%	Standard Life MyFolio Market III Universal Lifestyle Profile	4.95%	6.89%
45	0.03%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.43%	9.06%
25	0.03%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.43%	9.06%
55	0.03%	MyFolio Managed V Annuity SLP	6.62%	12.16%
45	0.03%	MyFolio Managed V Annuity SLP	7.10%	14.38%
25	0.03%	MyFolio Managed V Annuity SLP	7.10%	14.38%
55	0.03%	Passive Plus IV Lump Sum SLP	5.42%	9.08%
45	0.03%	Passive Plus IV Lump Sum SLP	5.87%	11.70%
25	0.03%	Passive Plus IV Lump Sum SLP	5.87%	11.70%
55	0.03%	Managed Annuity Lifestyle Profile	5.40%	6.39%
45	0.03%	Managed Annuity Lifestyle Profile	6.29%	9.25%
25	0.03%	Managed Annuity Lifestyle Profile	6.29%	9.25%
55	0.03%	MyFolio Market II Annuity SLP	4.11%	5.45%
45	0.03%	MyFolio Market II Annuity SLP	4.11%	5.44%
25	0.03%	MyFolio Market II Annuity SLP	4.11%	5.44%
55	0.03%	MyFolio Managed III Active Retirement SLP	4.67%	8.04%
45	0.03%	MyFolio Managed III Active Retirement SLP	4.98%	9.50%
25	0.03%	MyFolio Managed III Active Retirement SLP	4.98%	9.50%
55	0.03%	Opportunity Universal Lifestyle Profile	8.02%	13.84%
45	0.03%	Opportunity Universal Lifestyle Profile	8.02%	13.84%
25	0.03%	Opportunity Universal Lifestyle Profile	8.02%	13.84%
55	0.03%	MyFolio Market V Universal SLP	7.53%	11.93%
45	0.03%	MyFolio Market V Universal SLP	7.96%	14.07%
25	0.03%	MyFolio Market V Universal SLP	7.96%	14.07%
55	0.03%	Active Plus IV Lump Sum SLP	5.51%	8.40%
45	0.03%	Active Plus IV Lump Sum SLP	5.95%	10.78%
25	0.03%	Active Plus IV Lump Sum SLP	5.95%	10.78%
55	0.03%	AP Drawdown lifestyle	5.22%	7.73%
45	0.03%	AP Drawdown lifestyle	5.71%	10.75%
25	0.03%	AP Drawdown lifestyle	5.71%	10.75%
55	0.33%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	5.36%	9.26%
45	0.33%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.42%	14.11%
25	0.33%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.42%	14.11%
55	0.33%	Passive Plus II Annuity SLP	3.96%	4.80%

45	0.33%	Passive Plus II Annuity SLP	3.96%	4.79%
25	0.33%	Passive Plus II Annuity SLP	3.96%	4.79%
55	0.33%	Active Plus II Active Retirement SLP	4.10%	5.27%
45	0.33%	Active Plus II Active Retirement SLP	4.01%	4.67%
25	0.33%	Active Plus II Active Retirement SLP	4.01%	4.67%
55	0.33%	Standard Life Opportunity II Universal Lifestyle Profile	3.21%	14.70%
45	0.33%	Standard Life Opportunity II Universal Lifestyle Profile	3.21%	14.70%
25	0.33%	Standard Life Opportunity II Universal Lifestyle Profile	3.21%	14.70%
55	0.33%	Passive Plus IV Universal SLP	5.86%	10.21%
45	0.33%	Passive Plus IV Universal SLP	6.19%	12.03%
25	0.33%	Passive Plus IV Universal SLP	6.19%	12.03%
55	0.33%	MyFolio Managed IV Lump Sum SLP	5.79%	10.14%
45	0.33%	MyFolio Managed IV Lump Sum SLP	6.27%	12.55%
25	0.33%	MyFolio Managed IV Lump Sum SLP	6.27%	12.55%
55	0.33%	MyFolio Market II Active Retirement SLP	4.44%	5.92%
45	0.33%	MyFolio Market II Active Retirement SLP	4.42%	5.76%
25	0.33%	MyFolio Market II Active Retirement SLP	4.42%	5.76%
55	0.33%	Standard Life MyFolio Market V Universal Lifestyle Profile	6.84%	9.22%
45	0.33%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.29%	14.42%
25	0.33%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.29%	14.42%
55	0.33%	Active Plus II Annuity SLP	4.01%	4.68%
45	0.33%	Active Plus II Annuity SLP	4.01%	4.67%
25	0.33%	Active Plus II Annuity SLP	4.01%	4.67%
55	0.33%	MyFolio Market I Lump Sum SLP	3.24%	3.28%
45	0.33%	MyFolio Market I Lump Sum SLP	3.24%	3.28%
25	0.33%	MyFolio Market I Lump Sum SLP	3.24%	3.28%
55	0.33%	Standard Life Balanced Managed I Universal Lifestyle Profile	5.72%	6.71%
45	0.33%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.61%	9.57%
25	0.33%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.61%	9.57%
55	0.33%	MyFolio Managed III Universal SLP	4.93%	8.22%
45	0.33%	MyFolio Managed III Universal SLP	5.29%	9.83%
25	0.33%	MyFolio Managed III Universal SLP	5.29%	9.83%
55	0.33%	MyFolio Market IV Annuity SLP	6.64%	10.58%
45	0.33%	MyFolio Market IV Annuity SLP	6.92%	12.17%
25	0.33%	MyFolio Market IV Annuity SLP	6.92%	12.17%
55	0.33%	MyFolio Managed V Active Retirement SLP	6.97%	12.58%
45	0.33%	MyFolio Managed V Active Retirement SLP	7.42%	14.72%
25	0.33%	MyFolio Managed V Active Retirement SLP	7.42%	14.72%
55	0.33%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.35%	8.49%
45	0.33%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.27%	12.55%
25	0.33%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.27%	12.55%
55	0.33%	MyFolio Managed II Annuity SLP	3.92%	5.80%
45	0.33%	MyFolio Managed II Annuity SLP	3.92%	5.79%
25	0.33%	MyFolio Managed II Annuity SLP	3.92%	5.79%
55	0.33%	Passive Plus I Lump Sum SLP	2.96%	1.54%
45	0.33%	Passive Plus I Lump Sum SLP	2.96%	1.54%
25	0.33%	Passive Plus I Lump Sum SLP	2.96%	1.54%
55	0.33%	Active Plus III Universal SLP	4.86%	6.48%
45	0.33%	Active Plus III Universal SLP	5.16%	7.73%
25	0.33%	Active Plus III Universal SLP	5.16%	7.73%
55	0.33%	Passive Plus IV Annuity SLP	5.86%	10.23%
45	0.33%	Passive Plus IV Annuity SLP	6.19%	12.03%
25	0.33%	Passive Plus IV Annuity SLP	6.19%	12.03%
55	0.33%	Active Plus IV Active Retirement SLP	6.04%	9.88%
45	0.33%	Active Plus IV Active Retirement SLP	6.27%	11.12%
25	0.33%	Active Plus IV Active Retirement SLP	6.27%	11.12%
55	0.33%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.68%	16.44%
45	0.33%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.68%	16.44%
25	0.33%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.68%	16.44%
55	0.33%	MyFolio Market II Universal SLP	4.43%	5.77%
45	0.33%	MyFolio Market II Universal SLP	4.42%	5.76%
25	0.33%	MyFolio Market II Universal SLP	4.42%	5.76%

55	0.33%	Active Plus I Lump Sum SLP	3.02%	1.56%
45	0.33%	Active Plus I Lump Sum SLP	3.02%	1.56%
25	0.33%	Active Plus I Lump Sum SLP	3.02%	1.56%
55	0.33%	MyFolio Market IV Active Retirement SLP	6.69%	10.67%
45	0.33%	MyFolio Market IV Active Retirement SLP	6.92%	12.17%
25	0.33%	MyFolio Market IV Active Retirement SLP	6.92%	12.17%
55	0.33%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.77%	6.02%
45	0.33%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.77%	6.02%
25	0.33%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.77%	6.02%
55	0.33%	Active Plus IV Annuity SLP	5.94%	9.51%
45	0.33%	Active Plus IV Annuity SLP	6.27%	11.12%
25	0.33%	Active Plus IV Annuity SLP	6.27%	11.12%
55	0.33%	MyFolio Market III Lump Sum SLP	5.18%	6.96%
45	0.33%	MyFolio Market III Lump Sum SLP	5.74%	9.39%
25	0.33%	MyFolio Market III Lump Sum SLP	5.74%	9.39%
55	0.33%	Standard Life Opportunity Universal Lifestyle Profile	8.35%	14.18%
45	0.33%	Standard Life Opportunity Universal Lifestyle Profile	8.35%	14.18%
25	0.33%	Standard Life Opportunity Universal Lifestyle Profile	8.35%	14.18%
55	0.33%	MyFolio Managed V Universal SLP	6.94%	12.49%
45	0.33%	MyFolio Managed V Universal SLP	7.42%	14.72%
25	0.33%	MyFolio Managed V Universal SLP	7.42%	14.72%
55	0.33%	MyFolio Managed I Lump Sum SLP	2.87%	2.90%
45	0.33%	MyFolio Managed I Lump Sum SLP	2.87%	2.90%
25	0.33%	MyFolio Managed I Lump Sum SLP	2.87%	2.90%
55	0.33%	Passive Plus III Active Retirement SLP	4.85%	7.36%
45	0.33%	Passive Plus III Active Retirement SLP	5.02%	8.16%
25	0.33%	Passive Plus III Active Retirement SLP	5.02%	8.16%
55	0.33%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.42%	5.76%
45	0.33%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.42%	5.76%
25	0.33%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.42%	5.76%
55	0.33%	MyFolio Managed IV Annuity SLP	5.94%	10.86%
45	0.33%	MyFolio Managed IV Annuity SLP	6.27%	12.55%
25	0.33%	MyFolio Managed IV Annuity SLP	6.27%	12.55%
55	0.33%	Passive Plus III Lump Sum SLP	4.50%	5.51%
45	0.33%	Passive Plus III Lump Sum SLP	5.02%	8.16%
25	0.33%	Passive Plus III Lump Sum SLP	5.02%	8.16%
55	0.33%	Active Plus V Universal SLP	6.82%	11.52%
45	0.33%	Active Plus V Universal SLP	7.29%	13.82%
25	0.33%	Active Plus V Universal SLP	7.29%	13.82%
55	0.33%	MyFolio Market I Annuity SLP	3.24%	3.28%
45	0.33%	MyFolio Market I Annuity SLP	3.24%	3.28%
25	0.33%	MyFolio Market I Annuity SLP	3.24%	3.28%
55	0.33%	MyFolio Managed II Active Retirement SLP	3.97%	5.94%
45	0.33%	MyFolio Managed II Active Retirement SLP	3.92%	5.79%
25	0.33%	MyFolio Managed II Active Retirement SLP	3.92%	5.79%
55	0.33%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.42%	4.80%
45	0.33%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.42%	4.80%
25	0.33%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.42%	4.80%
55	0.33%	MyFolio Market IV Universal SLP	6.64%	10.58%
45	0.33%	MyFolio Market IV Universal SLP	6.92%	12.17%
25	0.33%	MyFolio Market IV Universal SLP	6.92%	12.17%
55	0.33%	Active Plus III Lump Sum SLP	4.63%	5.25%
45	0.33%	Active Plus III Lump Sum SLP	5.16%	7.73%
25	0.33%	Active Plus III Lump Sum SLP	5.16%	7.73%
55	0.33%	AP Cash lifestyle	5.18%	5.90%
45	0.33%	AP Cash lifestyle	6.02%	11.08%
25	0.33%	AP Cash lifestyle	6.02%	11.08%
55	0.33%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	4.89%	8.40%
45	0.33%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.59%	11.97%
25	0.33%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.59%	11.97%
55	0.33%	Passive Plus I Annuity SLP	2.96%	1.54%
45	0.33%	Passive Plus I Annuity SLP	2.96%	1.54%

25	0.33%	Passive Plus I Annuity SLP	2.96%	1.54%
55	0.33%	MyFolio Market V Lump Sum SLP	7.73%	11.64%
45	0.33%	MyFolio Market V Lump Sum SLP	8.29%	14.42%
25	0.33%	MyFolio Market V Lump Sum SLP	8.29%	14.42%
55	0.33%	Standard Life Cautious Managed Universal Lifestyle Profile	4.42%	4.80%
45	0.33%	Standard Life Cautious Managed Universal Lifestyle Profile	4.42%	4.80%
25	0.33%	Standard Life Cautious Managed Universal Lifestyle Profile	4.42%	4.80%
55	0.33%	Passive Plus III Universal SLP	4.73%	6.80%
45	0.33%	Passive Plus III Universal SLP	5.02%	8.16%
25	0.33%	Passive Plus III Universal SLP	5.02%	8.16%
55	0.33%	MyFolio Managed III Lump Sum SLP	4.67%	7.06%
45	0.33%	MyFolio Managed III Lump Sum SLP	5.29%	9.83%
25	0.33%	MyFolio Managed III Lump Sum SLP	5.29%	9.83%
55	0.33%	Passive Plus V Active Retirement SLP	6.99%	13.34%
45	0.33%	Passive Plus V Active Retirement SLP	7.38%	15.74%
25	0.33%	Passive Plus V Active Retirement SLP	7.38%	15.74%
55	0.33%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.02%	8.32%
45	0.33%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.92%	12.17%
25	0.33%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.92%	12.17%
55	0.33%	Active Plus I Annuity SLP	3.02%	1.56%
45	0.33%	Active Plus I Annuity SLP	3.02%	1.56%
25	0.33%	Active Plus I Annuity SLP	3.02%	1.56%
55	0.33%	Passive Plus V Lump Sum SLP	6.76%	12.19%
45	0.33%	Passive Plus V Lump Sum SLP	7.38%	15.74%
25	0.33%	Passive Plus V Lump Sum SLP	7.38%	15.74%
55	0.33%	Standard Life Opportunity I Universal Lifestyle Profile	8.35%	14.18%
45	0.33%	Standard Life Opportunity I Universal Lifestyle Profile	8.35%	14.18%
25	0.33%	Standard Life Opportunity I Universal Lifestyle Profile	8.35%	14.18%
55	0.33%	MyFolio Managed II Universal SLP	3.92%	5.80%
45	0.33%	MyFolio Managed II Universal SLP	3.92%	5.79%
25	0.33%	MyFolio Managed II Universal SLP	3.92%	5.79%
55	0.33%	MyFolio Market III Annuity SLP	5.43%	7.95%
45	0.33%	MyFolio Market III Annuity SLP	5.74%	9.39%
25	0.33%	MyFolio Market III Annuity SLP	5.74%	9.39%
55	0.33%	MyFolio Managed IV Active Retirement SLP	5.97%	10.95%
45	0.33%	MyFolio Managed IV Active Retirement SLP	6.27%	12.55%
25	0.33%	MyFolio Managed IV Active Retirement SLP	6.27%	12.55%
55	0.33%	Global Equity (50:50) Index Universal Lifestyle Profile	6.86%	11.48%
45	0.33%	Global Equity (50:50) Index Universal Lifestyle Profile	7.70%	16.01%
25	0.33%	Global Equity (50:50) Index Universal Lifestyle Profile	7.70%	16.01%
55	0.33%	MyFolio Managed I Annuity SLP	2.87%	2.90%
45	0.33%	MyFolio Managed I Annuity SLP	2.87%	2.90%
25	0.33%	MyFolio Managed I Annuity SLP	2.87%	2.90%
55	0.33%	Active Plus V Lump Sum SLP	6.70%	10.75%
45	0.33%	Active Plus V Lump Sum SLP	7.29%	13.82%
25	0.33%	Active Plus V Lump Sum SLP	7.29%	13.82%
55	0.33%	AP Annuity lifestyle	5.15%	5.72%
45	0.33%	AP Annuity lifestyle	6.02%	11.08%
25	0.33%	AP Annuity lifestyle	6.02%	11.08%
55	0.33%	Active Plus II Universal SLP	4.01%	4.65%
45	0.33%	Active Plus II Universal SLP	4.01%	4.67%
25	0.33%	Active Plus II Universal SLP	4.01%	4.67%
55	0.33%	Passive Plus III Annuity SLP	4.74%	6.81%
45	0.33%	Passive Plus III Annuity SLP	5.02%	8.16%
25	0.33%	Passive Plus III Annuity SLP	5.02%	8.16%
55	0.33%	Active Plus III Active Retirement SLP	4.95%	7.10%
45	0.33%	Active Plus III Active Retirement SLP	5.16%	7.73%
25	0.33%	Active Plus III Active Retirement SLP	5.16%	7.73%
55	0.33%	Passive Plus V Universal SLP	6.88%	12.99%
45	0.33%	Passive Plus V Universal SLP	7.38%	15.74%
25	0.33%	Passive Plus V Universal SLP	7.38%	15.74%
55	0.33%	MyFolio Managed V Lump Sum SLP	6.80%	11.77%

45	0.33%	MyFolio Managed V Lump Sum SLP	7.42%	14.72%
25	0.33%	MyFolio Managed V Lump Sum SLP	7.42%	14.72%
55	0.33%	MyFolio Market III Active Retirement SLP	5.44%	8.10%
45	0.33%	MyFolio Market III Active Retirement SLP	5.74%	9.39%
25	0.33%	MyFolio Market III Active Retirement SLP	5.74%	9.39%
55	0.33%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.88%	3.67%
45	0.33%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.88%	3.67%
25	0.33%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.88%	3.67%
55	0.33%	Active Plus III Annuity SLP	4.86%	6.51%
45	0.33%	Active Plus III Annuity SLP	5.16%	7.73%
25	0.33%	Active Plus III Annuity SLP	5.16%	7.73%
55	0.33%	MyFolio Market II Lump Sum SLP	4.17%	4.78%
45	0.33%	MyFolio Market II Lump Sum SLP	4.42%	5.76%
25	0.33%	MyFolio Market II Lump Sum SLP	4.42%	5.76%
55	0.33%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.42%	4.80%
45	0.33%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.42%	4.80%
25	0.33%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.42%	4.80%
55	0.33%	MyFolio Managed IV Universal SLP	5.94%	10.86%
45	0.33%	MyFolio Managed IV Universal SLP	6.27%	12.55%
25	0.33%	MyFolio Managed IV Universal SLP	6.27%	12.55%
55	0.33%	MyFolio Market V Annuity SLP	7.85%	12.26%
45	0.33%	MyFolio Market V Annuity SLP	8.29%	14.42%
25	0.33%	MyFolio Market V Annuity SLP	8.29%	14.42%
55	0.33%	Passive Plus II Active Retirement SLP	4.07%	5.34%
45	0.33%	Passive Plus II Active Retirement SLP	3.96%	4.79%
25	0.33%	Passive Plus II Active Retirement SLP	3.96%	4.79%
55	0.33%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.24%	3.28%
45	0.33%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.24%	3.28%
25	0.33%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.24%	3.28%
55	0.33%	MyFolio Managed III Annuity SLP	4.93%	8.22%
45	0.33%	MyFolio Managed III Annuity SLP	5.29%	9.83%
25	0.33%	MyFolio Managed III Annuity SLP	5.29%	9.83%
55	0.33%	Passive Plus II Lump Sum SLP	3.72%	3.49%
45	0.33%	Passive Plus II Lump Sum SLP	3.96%	4.79%
25	0.33%	Passive Plus II Lump Sum SLP	3.96%	4.79%
55	0.33%	Active Plus IV Universal SLP	5.94%	9.49%
45	0.33%	Active Plus IV Universal SLP	6.27%	11.12%
25	0.33%	Active Plus IV Universal SLP	6.27%	11.12%
55	0.33%	Passive Plus V Annuity SLP	6.88%	13.00%
45	0.33%	Passive Plus V Annuity SLP	7.38%	15.74%
25	0.33%	Passive Plus V Annuity SLP	7.38%	15.74%
55	0.33%	Active Plus V Active Retirement SLP	6.92%	11.91%
45	0.33%	Active Plus V Active Retirement SLP	7.29%	13.82%
25	0.33%	Active Plus V Active Retirement SLP	7.29%	13.82%
55	0.33%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.72%	6.71%
45	0.33%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.61%	9.57%
25	0.33%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.61%	9.57%
55	0.33%	MyFolio Market III Universal SLP	5.43%	7.95%
45	0.33%	MyFolio Market III Universal SLP	5.74%	9.39%
25	0.33%	MyFolio Market III Universal SLP	5.74%	9.39%
55	0.33%	Active Plus II Lump Sum SLP	3.77%	3.42%
45	0.33%	Active Plus II Lump Sum SLP	4.01%	4.67%
25	0.33%	Active Plus II Lump Sum SLP	4.01%	4.67%
55	0.33%	MyFolio Market V Active Retirement SLP	7.90%	12.35%
45	0.33%	MyFolio Market V Active Retirement SLP	8.29%	14.42%
25	0.33%	MyFolio Market V Active Retirement SLP	8.29%	14.42%
55	0.33%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.28%	7.37%
45	0.33%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.62%	9.39%
25	0.33%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.62%	9.39%
55	0.33%	Active Plus V Annuity SLP	6.82%	11.54%
45	0.33%	Active Plus V Annuity SLP	7.29%	13.82%
25	0.33%	Active Plus V Annuity SLP	7.29%	13.82%

55	0.33%	MyFolio Market IV Lump Sum SLP	6.52%	9.96%
45	0.33%	MyFolio Market IV Lump Sum SLP	6.92%	12.17%
25	0.33%	MyFolio Market IV Lump Sum SLP	6.92%	12.17%
55	0.33%	Standard Life Balanced Managed Universal Lifestyle Profile	5.72%	6.71%
45	0.33%	Standard Life Balanced Managed Universal Lifestyle Profile	6.61%	9.57%
25	0.33%	Standard Life Balanced Managed Universal Lifestyle Profile	6.61%	9.57%
55	0.33%	Passive Plus II Universal SLP	3.95%	4.78%
45	0.33%	Passive Plus II Universal SLP	3.96%	4.79%
25	0.33%	Passive Plus II Universal SLP	3.96%	4.79%
55	0.33%	MyFolio Managed II Lump Sum SLP	3.65%	4.63%
45	0.33%	MyFolio Managed II Lump Sum SLP	3.92%	5.79%
25	0.33%	MyFolio Managed II Lump Sum SLP	3.92%	5.79%
55	0.33%	Passive Plus IV Active Retirement SLP	5.97%	10.57%
45	0.33%	Passive Plus IV Active Retirement SLP	6.19%	12.03%
25	0.33%	Passive Plus IV Active Retirement SLP	6.19%	12.03%
55	0.33%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.26%	7.21%
45	0.33%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.74%	9.39%
25	0.33%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.74%	9.39%
55	0.33%	MyFolio Managed V Annuity SLP	6.94%	12.49%
45	0.33%	MyFolio Managed V Annuity SLP	7.42%	14.72%
25	0.33%	MyFolio Managed V Annuity SLP	7.42%	14.72%
55	0.33%	Passive Plus IV Lump Sum SLP	5.74%	9.41%
45	0.33%	Passive Plus IV Lump Sum SLP	6.19%	12.03%
25	0.33%	Passive Plus IV Lump Sum SLP	6.19%	12.03%
55	0.33%	Managed Annuity Lifestyle Profile	5.72%	6.71%
45	0.33%	Managed Annuity Lifestyle Profile	6.61%	9.57%
25	0.33%	Managed Annuity Lifestyle Profile	6.61%	9.57%
55	0.33%	MyFolio Market II Annuity SLP	4.43%	5.77%
45	0.33%	MyFolio Market II Annuity SLP	4.42%	5.76%
25	0.33%	MyFolio Market II Annuity SLP	4.42%	5.76%
55	0.33%	MyFolio Managed III Active Retirement SLP	4.99%	8.36%
45	0.33%	MyFolio Managed III Active Retirement SLP	5.29%	9.83%
25	0.33%	MyFolio Managed III Active Retirement SLP	5.29%	9.83%
55	0.33%	Opportunity Universal Lifestyle Profile	8.35%	14.18%
45	0.33%	Opportunity Universal Lifestyle Profile	8.35%	14.18%
25	0.33%	Opportunity Universal Lifestyle Profile	8.35%	14.18%
55	0.33%	MyFolio Market V Universal SLP	7.85%	12.26%
45	0.33%	MyFolio Market V Universal SLP	8.29%	14.42%
25	0.33%	MyFolio Market V Universal SLP	8.29%	14.42%
55	0.33%	Active Plus IV Lump Sum SLP	5.82%	8.72%
45	0.33%	Active Plus IV Lump Sum SLP	6.27%	11.12%
25	0.33%	Active Plus IV Lump Sum SLP	6.27%	11.12%
55	0.33%	AP Drawdown lifestyle	5.54%	8.05%
45	0.33%	AP Drawdown lifestyle	6.02%	11.08%
25	0.33%	AP Drawdown lifestyle	6.02%	11.08%
55	0.10%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	5.12%	9.01%
45	0.10%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.18%	13.85%
25	0.10%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.18%	13.85%
55	0.10%	Passive Plus II Annuity SLP	3.72%	4.56%
45	0.10%	Passive Plus II Annuity SLP	3.72%	4.55%
25	0.10%	Passive Plus II Annuity SLP	3.72%	4.55%
55	0.10%	Active Plus II Active Retirement SLP	3.86%	5.03%
45	0.10%	Active Plus II Active Retirement SLP	3.77%	4.43%
25	0.10%	Active Plus II Active Retirement SLP	3.77%	4.43%
55	0.10%	Standard Life Opportunity II Universal Lifestyle Profile	2.97%	14.44%
45	0.10%	Standard Life Opportunity II Universal Lifestyle Profile	2.97%	14.44%
25	0.10%	Standard Life Opportunity II Universal Lifestyle Profile	2.97%	14.44%
55	0.10%	Passive Plus IV Universal SLP	5.62%	9.96%
45	0.10%	Passive Plus IV Universal SLP	5.95%	11.78%
25	0.10%	Passive Plus IV Universal SLP	5.95%	11.78%
55	0.10%	MyFolio Managed IV Lump Sum SLP	5.55%	9.88%
45	0.10%	MyFolio Managed IV Lump Sum SLP	6.03%	12.29%

25	0.10%	MyFolio Managed IV Lump Sum SLP	6.03%	12.29%
55	0.10%	MyFolio Market II Active Retirement SLP	4.20%	5.68%
45	0.10%	MyFolio Market II Active Retirement SLP	4.18%	5.51%
25	0.10%	MyFolio Market II Active Retirement SLP	4.18%	5.51%
55	0.10%	Standard Life MyFolio Market V Universal Lifestyle Profile	6.59%	8.97%
45	0.10%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.04%	14.15%
25	0.10%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.04%	14.15%
55	0.10%	Active Plus II Annuity SLP	3.77%	4.44%
45	0.10%	Active Plus II Annuity SLP	3.77%	4.43%
25	0.10%	Active Plus II Annuity SLP	3.77%	4.43%
55	0.10%	MyFolio Market I Lump Sum SLP	3.00%	3.04%
45	0.10%	MyFolio Market I Lump Sum SLP	3.00%	3.04%
25	0.10%	MyFolio Market I Lump Sum SLP	3.00%	3.04%
55	0.10%	Standard Life Balanced Managed I Universal Lifestyle Profile	5.48%	6.46%
45	0.10%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.36%	9.32%
25	0.10%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.36%	9.32%
55	0.10%	MyFolio Managed III Universal SLP	4.69%	7.97%
45	0.10%	MyFolio Managed III Universal SLP	5.05%	9.58%
25	0.10%	MyFolio Managed III Universal SLP	5.05%	9.58%
55	0.10%	MyFolio Market IV Annuity SLP	6.39%	10.32%
45	0.10%	MyFolio Market IV Annuity SLP	6.68%	11.92%
25	0.10%	MyFolio Market IV Annuity SLP	6.68%	11.92%
55	0.10%	MyFolio Managed V Active Retirement SLP	6.72%	12.32%
45	0.10%	MyFolio Managed V Active Retirement SLP	7.17%	14.46%
25	0.10%	MyFolio Managed V Active Retirement SLP	7.17%	14.46%
55	0.10%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.11%	8.24%
45	0.10%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.03%	12.29%
25	0.10%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.03%	12.29%
55	0.10%	MyFolio Managed II Annuity SLP	3.68%	5.55%
45	0.10%	MyFolio Managed II Annuity SLP	3.68%	5.54%
25	0.10%	MyFolio Managed II Annuity SLP	3.68%	5.54%
55	0.10%	Passive Plus I Lump Sum SLP	2.72%	1.31%
45	0.10%	Passive Plus I Lump Sum SLP	2.72%	1.31%
25	0.10%	Passive Plus I Lump Sum SLP	2.72%	1.31%
55	0.10%	Active Plus III Universal SLP	4.62%	6.24%
45	0.10%	Active Plus III Universal SLP	4.92%	7.48%
25	0.10%	Active Plus III Universal SLP	4.92%	7.48%
55	0.10%	Passive Plus IV Annuity SLP	5.62%	9.97%
45	0.10%	Passive Plus IV Annuity SLP	5.95%	11.78%
25	0.10%	Passive Plus IV Annuity SLP	5.95%	11.78%
55	0.10%	Active Plus IV Active Retirement SLP	5.80%	9.63%
45	0.10%	Active Plus IV Active Retirement SLP	6.03%	10.86%
25	0.10%	Active Plus IV Active Retirement SLP	6.03%	10.86%
55	0.10%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.43%	16.17%
45	0.10%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.43%	16.17%
25	0.10%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.43%	16.17%
55	0.10%	MyFolio Market II Universal SLP	4.19%	5.53%
45	0.10%	MyFolio Market II Universal SLP	4.18%	5.51%
25	0.10%	MyFolio Market II Universal SLP	4.18%	5.51%
55	0.10%	Active Plus I Lump Sum SLP	2.79%	1.33%
45	0.10%	Active Plus I Lump Sum SLP	2.79%	1.33%
25	0.10%	Active Plus I Lump Sum SLP	2.79%	1.33%
55	0.10%	MyFolio Market IV Active Retirement SLP	6.44%	10.42%
45	0.10%	MyFolio Market IV Active Retirement SLP	6.68%	11.92%
25	0.10%	MyFolio Market IV Active Retirement SLP	6.68%	11.92%
55	0.10%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.53%	5.78%
45	0.10%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.53%	5.78%
25	0.10%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.53%	5.78%
55	0.10%	Active Plus IV Annuity SLP	5.70%	9.26%
45	0.10%	Active Plus IV Annuity SLP	6.03%	10.86%
25	0.10%	Active Plus IV Annuity SLP	6.03%	10.86%
55	0.10%	MyFolio Market III Lump Sum SLP	4.94%	6.71%

45	0.10%	MyFolio Market III Lump Sum SLP	5.50%	9.14%
25	0.10%	MyFolio Market III Lump Sum SLP	5.50%	9.14%
55	0.10%	Standard Life Opportunity Universal Lifestyle Profile	8.10%	13.92%
45	0.10%	Standard Life Opportunity Universal Lifestyle Profile	8.10%	13.92%
25	0.10%	Standard Life Opportunity Universal Lifestyle Profile	8.10%	13.92%
55	0.10%	MyFolio Managed V Universal SLP	6.69%	12.24%
45	0.10%	MyFolio Managed V Universal SLP	7.17%	14.46%
25	0.10%	MyFolio Managed V Universal SLP	7.17%	14.46%
55	0.10%	MyFolio Managed I Lump Sum SLP	2.63%	2.66%
45	0.10%	MyFolio Managed I Lump Sum SLP	2.63%	2.66%
25	0.10%	MyFolio Managed I Lump Sum SLP	2.63%	2.66%
55	0.10%	Passive Plus III Active Retirement SLP	4.61%	7.11%
45	0.10%	Passive Plus III Active Retirement SLP	4.78%	7.91%
25	0.10%	Passive Plus III Active Retirement SLP	4.78%	7.91%
55	0.10%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.18%	5.51%
45	0.10%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.18%	5.51%
25	0.10%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.18%	5.51%
55	0.10%	MyFolio Managed IV Annuity SLP	5.69%	10.61%
45	0.10%	MyFolio Managed IV Annuity SLP	6.03%	12.29%
25	0.10%	MyFolio Managed IV Annuity SLP	6.03%	12.29%
55	0.10%	Passive Plus III Lump Sum SLP	4.26%	5.27%
45	0.10%	Passive Plus III Lump Sum SLP	4.78%	7.91%
25	0.10%	Passive Plus III Lump Sum SLP	4.78%	7.91%
55	0.10%	Active Plus V Universal SLP	6.57%	11.26%
45	0.10%	Active Plus V Universal SLP	7.05%	13.56%
25	0.10%	Active Plus V Universal SLP	7.05%	13.56%
55	0.10%	MyFolio Market I Annuity SLP	3.00%	3.04%
45	0.10%	MyFolio Market I Annuity SLP	3.00%	3.04%
25	0.10%	MyFolio Market I Annuity SLP	3.00%	3.04%
55	0.10%	MyFolio Managed II Active Retirement SLP	3.73%	5.69%
45	0.10%	MyFolio Managed II Active Retirement SLP	3.68%	5.54%
25	0.10%	MyFolio Managed II Active Retirement SLP	3.68%	5.54%
55	0.10%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.18%	4.56%
45	0.10%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.18%	4.56%
25	0.10%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.18%	4.56%
55	0.10%	MyFolio Market IV Universal SLP	6.39%	10.33%
45	0.10%	MyFolio Market IV Universal SLP	6.68%	11.92%
25	0.10%	MyFolio Market IV Universal SLP	6.68%	11.92%
55	0.10%	Active Plus III Lump Sum SLP	4.39%	5.01%
45	0.10%	Active Plus III Lump Sum SLP	4.92%	7.48%
25	0.10%	Active Plus III Lump Sum SLP	4.92%	7.48%
55	0.10%	AP Cash lifestyle	4.94%	5.66%
45	0.10%	AP Cash lifestyle	5.78%	10.82%
25	0.10%	AP Cash lifestyle	5.78%	10.82%
55	0.10%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	4.65%	8.15%
45	0.10%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.35%	11.71%
25	0.10%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.35%	11.71%
55	0.10%	Passive Plus I Annuity SLP	2.72%	1.31%
45	0.10%	Passive Plus I Annuity SLP	2.72%	1.31%
25	0.10%	Passive Plus I Annuity SLP	2.72%	1.31%
55	0.10%	MyFolio Market V Lump Sum SLP	7.49%	11.38%
45	0.10%	MyFolio Market V Lump Sum SLP	8.04%	14.15%
25	0.10%	MyFolio Market V Lump Sum SLP	8.04%	14.15%
55	0.10%	Standard Life Cautious Managed Universal Lifestyle Profile	4.18%	4.56%
45	0.10%	Standard Life Cautious Managed Universal Lifestyle Profile	4.18%	4.56%
25	0.10%	Standard Life Cautious Managed Universal Lifestyle Profile	4.18%	4.56%
55	0.10%	Passive Plus III Universal SLP	4.49%	6.55%
45	0.10%	Passive Plus III Universal SLP	4.78%	7.91%
25	0.10%	Passive Plus III Universal SLP	4.78%	7.91%
55	0.10%	MyFolio Managed III Lump Sum SLP	4.43%	6.81%
45	0.10%	MyFolio Managed III Lump Sum SLP	5.05%	9.58%
25	0.10%	MyFolio Managed III Lump Sum SLP	5.05%	9.58%

55	0.10%	Passive Plus V Active Retirement SLP	6.75%	13.08%
45	0.10%	Passive Plus V Active Retirement SLP	7.13%	15.47%
25	0.10%	Passive Plus V Active Retirement SLP	7.13%	15.47%
55	0.10%	Standard Life MyFolio Market IV Universal Lifestyle Profile	5.78%	8.07%
45	0.10%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.68%	11.92%
25	0.10%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.68%	11.92%
55	0.10%	Active Plus I Annuity SLP	2.79%	1.33%
45	0.10%	Active Plus I Annuity SLP	2.79%	1.33%
25	0.10%	Active Plus I Annuity SLP	2.79%	1.33%
55	0.10%	Passive Plus V Lump Sum SLP	6.52%	11.93%
45	0.10%	Passive Plus V Lump Sum SLP	7.13%	15.47%
25	0.10%	Passive Plus V Lump Sum SLP	7.13%	15.47%
55	0.10%	Standard Life Opportunity I Universal Lifestyle Profile	8.10%	13.92%
45	0.10%	Standard Life Opportunity I Universal Lifestyle Profile	8.10%	13.92%
25	0.10%	Standard Life Opportunity I Universal Lifestyle Profile	8.10%	13.92%
55	0.10%	MyFolio Managed II Universal SLP	3.68%	5.55%
45	0.10%	MyFolio Managed II Universal SLP	3.68%	5.54%
25	0.10%	MyFolio Managed II Universal SLP	3.68%	5.54%
55	0.10%	MyFolio Market III Annuity SLP	5.19%	7.70%
45	0.10%	MyFolio Market III Annuity SLP	5.50%	9.14%
25	0.10%	MyFolio Market III Annuity SLP	5.50%	9.14%
55	0.10%	MyFolio Managed IV Active Retirement SLP	5.72%	10.70%
45	0.10%	MyFolio Managed IV Active Retirement SLP	6.03%	12.29%
25	0.10%	MyFolio Managed IV Active Retirement SLP	6.03%	12.29%
55	0.10%	Global Equity (50:50) Index Universal Lifestyle Profile	6.61%	11.23%
45	0.10%	Global Equity (50:50) Index Universal Lifestyle Profile	7.45%	15.74%
25	0.10%	Global Equity (50:50) Index Universal Lifestyle Profile	7.45%	15.74%
55	0.10%	MyFolio Managed I Annuity SLP	2.63%	2.66%
45	0.10%	MyFolio Managed I Annuity SLP	2.63%	2.66%
25	0.10%	MyFolio Managed I Annuity SLP	2.63%	2.66%
55	0.10%	Active Plus V Lump Sum SLP	6.46%	10.50%
45	0.10%	Active Plus V Lump Sum SLP	7.05%	13.56%
25	0.10%	Active Plus V Lump Sum SLP	7.05%	13.56%
55	0.10%	AP Annuity lifestyle	4.91%	5.48%
45	0.10%	AP Annuity lifestyle	5.78%	10.82%
25	0.10%	AP Annuity lifestyle	5.78%	10.82%
55	0.10%	Active Plus II Universal SLP	3.77%	4.41%
45	0.10%	Active Plus II Universal SLP	3.77%	4.43%
25	0.10%	Active Plus II Universal SLP	3.77%	4.43%
55	0.10%	Passive Plus III Annuity SLP	4.50%	6.57%
45	0.10%	Passive Plus III Annuity SLP	4.78%	7.91%
25	0.10%	Passive Plus III Annuity SLP	4.78%	7.91%
55	0.10%	Active Plus III Active Retirement SLP	4.71%	6.86%
45	0.10%	Active Plus III Active Retirement SLP	4.92%	7.48%
25	0.10%	Active Plus III Active Retirement SLP	4.92%	7.48%
55	0.10%	Passive Plus V Universal SLP	6.63%	12.73%
45	0.10%	Passive Plus V Universal SLP	7.13%	15.47%
25	0.10%	Passive Plus V Universal SLP	7.13%	15.47%
55	0.10%	MyFolio Managed V Lump Sum SLP	6.55%	11.51%
45	0.10%	MyFolio Managed V Lump Sum SLP	7.17%	14.46%
25	0.10%	MyFolio Managed V Lump Sum SLP	7.17%	14.46%
55	0.10%	MyFolio Market III Active Retirement SLP	5.20%	7.85%
45	0.10%	MyFolio Market III Active Retirement SLP	5.50%	9.14%
25	0.10%	MyFolio Market III Active Retirement SLP	5.50%	9.14%
55	0.10%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.64%	3.43%
45	0.10%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.64%	3.43%
25	0.10%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.64%	3.43%
55	0.10%	Active Plus III Annuity SLP	4.62%	6.27%
45	0.10%	Active Plus III Annuity SLP	4.92%	7.48%
25	0.10%	Active Plus III Annuity SLP	4.92%	7.48%
55	0.10%	MyFolio Market II Lump Sum SLP	3.93%	4.54%
45	0.10%	MyFolio Market II Lump Sum SLP	4.18%	5.51%

25	0.10%	MyFolio Market II Lump Sum SLP	4.18%	5.51%
55	0.10%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.18%	4.56%
45	0.10%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.18%	4.56%
25	0.10%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.18%	4.56%
55	0.10%	MyFolio Managed IV Universal SLP	5.69%	10.61%
45	0.10%	MyFolio Managed IV Universal SLP	6.03%	12.29%
25	0.10%	MyFolio Managed IV Universal SLP	6.03%	12.29%
55	0.10%	MyFolio Market V Annuity SLP	7.60%	12.00%
45	0.10%	MyFolio Market V Annuity SLP	8.04%	14.15%
25	0.10%	MyFolio Market V Annuity SLP	8.04%	14.15%
55	0.10%	Passive Plus II Active Retirement SLP	3.83%	5.10%
45	0.10%	Passive Plus II Active Retirement SLP	3.72%	4.55%
25	0.10%	Passive Plus II Active Retirement SLP	3.72%	4.55%
55	0.10%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.00%	3.04%
45	0.10%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.00%	3.04%
25	0.10%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.00%	3.04%
55	0.10%	MyFolio Managed III Annuity SLP	4.69%	7.97%
45	0.10%	MyFolio Managed III Annuity SLP	5.05%	9.58%
25	0.10%	MyFolio Managed III Annuity SLP	5.05%	9.58%
55	0.10%	Passive Plus II Lump Sum SLP	3.48%	3.25%
45	0.10%	Passive Plus II Lump Sum SLP	3.72%	4.55%
25	0.10%	Passive Plus II Lump Sum SLP	3.72%	4.55%
55	0.10%	Active Plus IV Universal SLP	5.70%	9.24%
45	0.10%	Active Plus IV Universal SLP	6.03%	10.86%
25	0.10%	Active Plus IV Universal SLP	6.03%	10.86%
55	0.10%	Passive Plus V Annuity SLP	6.64%	12.74%
45	0.10%	Passive Plus V Annuity SLP	7.13%	15.47%
25	0.10%	Passive Plus V Annuity SLP	7.13%	15.47%
55	0.10%	Active Plus V Active Retirement SLP	6.68%	11.65%
45	0.10%	Active Plus V Active Retirement SLP	7.05%	13.56%
25	0.10%	Active Plus V Active Retirement SLP	7.05%	13.56%
55	0.10%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.48%	6.46%
45	0.10%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.36%	9.32%
25	0.10%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.36%	9.32%
55	0.10%	MyFolio Market III Universal SLP	5.19%	7.71%
45	0.10%	MyFolio Market III Universal SLP	5.50%	9.14%
25	0.10%	MyFolio Market III Universal SLP	5.50%	9.14%
55	0.10%	Active Plus II Lump Sum SLP	3.53%	3.18%
45	0.10%	Active Plus II Lump Sum SLP	3.77%	4.43%
25	0.10%	Active Plus II Lump Sum SLP	3.77%	4.43%
55	0.10%	MyFolio Market V Active Retirement SLP	7.66%	12.09%
45	0.10%	MyFolio Market V Active Retirement SLP	8.04%	14.15%
25	0.10%	MyFolio Market V Active Retirement SLP	8.04%	14.15%
55	0.10%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.04%	7.12%
45	0.10%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.38%	9.14%
25	0.10%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.38%	9.14%
55	0.10%	Active Plus V Annuity SLP	6.58%	11.28%
45	0.10%	Active Plus V Annuity SLP	7.05%	13.56%
25	0.10%	Active Plus V Annuity SLP	7.05%	13.56%
55	0.10%	MyFolio Market IV Lump Sum SLP	6.27%	9.71%
45	0.10%	MyFolio Market IV Lump Sum SLP	6.68%	11.92%
25	0.10%	MyFolio Market IV Lump Sum SLP	6.68%	11.92%
55	0.10%	Standard Life Balanced Managed Universal Lifestyle Profile	5.48%	6.46%
45	0.10%	Standard Life Balanced Managed Universal Lifestyle Profile	6.36%	9.32%
25	0.10%	Standard Life Balanced Managed Universal Lifestyle Profile	6.36%	9.32%
55	0.10%	Passive Plus II Universal SLP	3.72%	4.54%
45	0.10%	Passive Plus II Universal SLP	3.72%	4.55%
25	0.10%	Passive Plus II Universal SLP	3.72%	4.55%
55	0.10%	MyFolio Managed II Lump Sum SLP	3.42%	4.39%
45	0.10%	MyFolio Managed II Lump Sum SLP	3.68%	5.54%
25	0.10%	MyFolio Managed II Lump Sum SLP	3.68%	5.54%
55	0.10%	Passive Plus IV Active Retirement SLP	5.73%	10.31%

45	0.10%	Passive Plus IV Active Retirement SLP	5.95%	11.78%
25	0.10%	Passive Plus IV Active Retirement SLP	5.95%	11.78%
55	0.10%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.02%	6.96%
45	0.10%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.50%	9.14%
25	0.10%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.50%	9.14%
55	0.10%	MyFolio Managed V Annuity SLP	6.69%	12.24%
45	0.10%	MyFolio Managed V Annuity SLP	7.17%	14.46%
25	0.10%	MyFolio Managed V Annuity SLP	7.17%	14.46%
55	0.10%	Passive Plus IV Lump Sum SLP	5.50%	9.16%
45	0.10%	Passive Plus IV Lump Sum SLP	5.95%	11.78%
25	0.10%	Passive Plus IV Lump Sum SLP	5.95%	11.78%
55	0.10%	Managed Annuity Lifestyle Profile	5.48%	6.46%
45	0.10%	Managed Annuity Lifestyle Profile	6.36%	9.32%
25	0.10%	Managed Annuity Lifestyle Profile	6.36%	9.32%
55	0.10%	MyFolio Market II Annuity SLP	4.19%	5.53%
45	0.10%	MyFolio Market II Annuity SLP	4.18%	5.51%
25	0.10%	MyFolio Market II Annuity SLP	4.18%	5.51%
55	0.10%	MyFolio Managed III Active Retirement SLP	4.75%	8.11%
45	0.10%	MyFolio Managed III Active Retirement SLP	5.05%	9.58%
25	0.10%	MyFolio Managed III Active Retirement SLP	5.05%	9.58%
55	0.10%	Opportunity Universal Lifestyle Profile	8.10%	13.92%
45	0.10%	Opportunity Universal Lifestyle Profile	8.10%	13.92%
25	0.10%	Opportunity Universal Lifestyle Profile	8.10%	13.92%
55	0.10%	MyFolio Market V Universal SLP	7.61%	12.00%
45	0.10%	MyFolio Market V Universal SLP	8.04%	14.15%
25	0.10%	MyFolio Market V Universal SLP	8.04%	14.15%
55	0.10%	Active Plus IV Lump Sum SLP	5.58%	8.47%
45	0.10%	Active Plus IV Lump Sum SLP	6.03%	10.86%
25	0.10%	Active Plus IV Lump Sum SLP	6.03%	10.86%
55	0.10%	AP Drawdown lifestyle	5.30%	7.80%
45	0.10%	AP Drawdown lifestyle	5.78%	10.82%
25	0.10%	AP Drawdown lifestyle	5.78%	10.82%
55	0.13%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	5.15%	9.04%
45	0.13%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.21%	13.89%
25	0.13%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.21%	13.89%
55	0.13%	Passive Plus II Annuity SLP	3.75%	4.59%
45	0.13%	Passive Plus II Annuity SLP	3.75%	4.58%
25	0.13%	Passive Plus II Annuity SLP	3.75%	4.58%
55	0.13%	Active Plus II Active Retirement SLP	3.89%	5.06%
45	0.13%	Active Plus II Active Retirement SLP	3.80%	4.46%
25	0.13%	Active Plus II Active Retirement SLP	3.80%	4.46%
55	0.13%	Standard Life Opportunity II Universal Lifestyle Profile	3.00%	14.48%
45	0.13%	Standard Life Opportunity II Universal Lifestyle Profile	3.00%	14.48%
25	0.13%	Standard Life Opportunity II Universal Lifestyle Profile	3.00%	14.48%
55	0.13%	Passive Plus IV Universal SLP	5.65%	9.99%
45	0.13%	Passive Plus IV Universal SLP	5.98%	11.81%
25	0.13%	Passive Plus IV Universal SLP	5.98%	11.81%
55	0.13%	MyFolio Managed IV Lump Sum SLP	5.58%	9.92%
45	0.13%	MyFolio Managed IV Lump Sum SLP	6.06%	12.32%
25	0.13%	MyFolio Managed IV Lump Sum SLP	6.06%	12.32%
55	0.13%	MyFolio Market II Active Retirement SLP	4.23%	5.71%
45	0.13%	MyFolio Market II Active Retirement SLP	4.22%	5.55%
25	0.13%	MyFolio Market II Active Retirement SLP	4.22%	5.55%
55	0.13%	Standard Life MyFolio Market V Universal Lifestyle Profile	6.63%	9.00%
45	0.13%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.07%	14.19%
25	0.13%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.07%	14.19%
55	0.13%	Active Plus II Annuity SLP	3.80%	4.47%
45	0.13%	Active Plus II Annuity SLP	3.80%	4.46%
25	0.13%	Active Plus II Annuity SLP	3.80%	4.46%
55	0.13%	MyFolio Market I Lump Sum SLP	3.04%	3.07%
45	0.13%	MyFolio Market I Lump Sum SLP	3.04%	3.07%
25	0.13%	MyFolio Market I Lump Sum SLP	3.04%	3.07%

55	0.13%	Standard Life Balanced Managed I Universal Lifestyle Profile	5.51%	6.50%
45	0.13%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.40%	9.36%
25	0.13%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.40%	9.36%
55	0.13%	MyFolio Managed III Universal SLP	4.72%	8.01%
45	0.13%	MyFolio Managed III Universal SLP	5.08%	9.61%
25	0.13%	MyFolio Managed III Universal SLP	5.08%	9.61%
55	0.13%	MyFolio Market IV Annuity SLP	6.42%	10.36%
45	0.13%	MyFolio Market IV Annuity SLP	6.71%	11.95%
25	0.13%	MyFolio Market IV Annuity SLP	6.71%	11.95%
55	0.13%	MyFolio Managed V Active Retirement SLP	6.75%	12.36%
45	0.13%	MyFolio Managed V Active Retirement SLP	7.21%	14.49%
25	0.13%	MyFolio Managed V Active Retirement SLP	7.21%	14.49%
55	0.13%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.14%	8.27%
45	0.13%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.06%	12.32%
25	0.13%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.06%	12.32%
55	0.13%	MyFolio Managed II Annuity SLP	3.71%	5.58%
45	0.13%	MyFolio Managed II Annuity SLP	3.71%	5.58%
25	0.13%	MyFolio Managed II Annuity SLP	3.71%	5.58%
55	0.13%	Passive Plus I Lump Sum SLP	2.75%	1.34%
45	0.13%	Passive Plus I Lump Sum SLP	2.75%	1.34%
25	0.13%	Passive Plus I Lump Sum SLP	2.75%	1.34%
55	0.13%	Active Plus III Universal SLP	4.65%	6.27%
45	0.13%	Active Plus III Universal SLP	4.95%	7.51%
25	0.13%	Active Plus III Universal SLP	4.95%	7.51%
55	0.13%	Passive Plus IV Annuity SLP	5.65%	10.01%
45	0.13%	Passive Plus IV Annuity SLP	5.98%	11.81%
25	0.13%	Passive Plus IV Annuity SLP	5.98%	11.81%
55	0.13%	Active Plus IV Active Retirement SLP	5.83%	9.66%
45	0.13%	Active Plus IV Active Retirement SLP	6.06%	10.90%
25	0.13%	Active Plus IV Active Retirement SLP	6.06%	10.90%
55	0.13%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.47%	16.21%
45	0.13%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.47%	16.21%
25	0.13%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.47%	16.21%
55	0.13%	MyFolio Market II Universal SLP	4.22%	5.56%
45	0.13%	MyFolio Market II Universal SLP	4.22%	5.55%
25	0.13%	MyFolio Market II Universal SLP	4.22%	5.55%
55	0.13%	Active Plus I Lump Sum SLP	2.82%	1.36%
45	0.13%	Active Plus I Lump Sum SLP	2.82%	1.36%
25	0.13%	Active Plus I Lump Sum SLP	2.82%	1.36%
55	0.13%	MyFolio Market IV Active Retirement SLP	6.47%	10.45%
45	0.13%	MyFolio Market IV Active Retirement SLP	6.71%	11.95%
25	0.13%	MyFolio Market IV Active Retirement SLP	6.71%	11.95%
55	0.13%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.56%	5.81%
45	0.13%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.56%	5.81%
25	0.13%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.56%	5.81%
55	0.13%	Active Plus IV Annuity SLP	5.73%	9.29%
45	0.13%	Active Plus IV Annuity SLP	6.06%	10.90%
25	0.13%	Active Plus IV Annuity SLP	6.06%	10.90%
55	0.13%	MyFolio Market III Lump Sum SLP	4.97%	6.75%
45	0.13%	MyFolio Market III Lump Sum SLP	5.53%	9.17%
25	0.13%	MyFolio Market III Lump Sum SLP	5.53%	9.17%
55	0.13%	Standard Life Opportunity Universal Lifestyle Profile	8.13%	13.96%
45	0.13%	Standard Life Opportunity Universal Lifestyle Profile	8.13%	13.96%
25	0.13%	Standard Life Opportunity Universal Lifestyle Profile	8.13%	13.96%
55	0.13%	MyFolio Managed V Universal SLP	6.73%	12.27%
45	0.13%	MyFolio Managed V Universal SLP	7.21%	14.49%
25	0.13%	MyFolio Managed V Universal SLP	7.21%	14.49%
55	0.13%	MyFolio Managed I Lump Sum SLP	2.66%	2.70%
45	0.13%	MyFolio Managed I Lump Sum SLP	2.66%	2.70%
25	0.13%	MyFolio Managed I Lump Sum SLP	2.66%	2.70%
55	0.13%	Passive Plus III Active Retirement SLP	4.64%	7.14%
45	0.13%	Passive Plus III Active Retirement SLP	4.81%	7.94%

25	0.13%	Passive Plus III Active Retirement SLP	4.81%	7.94%
55	0.13%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.22%	5.55%
45	0.13%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.22%	5.55%
25	0.13%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.22%	5.55%
55	0.13%	MyFolio Managed IV Annuity SLP	5.73%	10.64%
45	0.13%	MyFolio Managed IV Annuity SLP	6.06%	12.32%
25	0.13%	MyFolio Managed IV Annuity SLP	6.06%	12.32%
55	0.13%	Passive Plus III Lump Sum SLP	4.29%	5.30%
45	0.13%	Passive Plus III Lump Sum SLP	4.81%	7.94%
25	0.13%	Passive Plus III Lump Sum SLP	4.81%	7.94%
55	0.13%	Active Plus V Universal SLP	6.61%	11.30%
45	0.13%	Active Plus V Universal SLP	7.08%	13.60%
25	0.13%	Active Plus V Universal SLP	7.08%	13.60%
55	0.13%	MyFolio Market I Annuity SLP	3.04%	3.07%
45	0.13%	MyFolio Market I Annuity SLP	3.04%	3.07%
25	0.13%	MyFolio Market I Annuity SLP	3.04%	3.07%
55	0.13%	MyFolio Managed II Active Retirement SLP	3.76%	5.72%
45	0.13%	MyFolio Managed II Active Retirement SLP	3.71%	5.58%
25	0.13%	MyFolio Managed II Active Retirement SLP	3.71%	5.58%
55	0.13%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.21%	4.59%
45	0.13%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.21%	4.59%
25	0.13%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.21%	4.59%
55	0.13%	MyFolio Market IV Universal SLP	6.42%	10.36%
45	0.13%	MyFolio Market IV Universal SLP	6.71%	11.95%
25	0.13%	MyFolio Market IV Universal SLP	6.71%	11.95%
55	0.13%	Active Plus III Lump Sum SLP	4.42%	5.04%
45	0.13%	Active Plus III Lump Sum SLP	4.95%	7.51%
25	0.13%	Active Plus III Lump Sum SLP	4.95%	7.51%
55	0.13%	AP Cash lifestyle	4.97%	5.69%
45	0.13%	AP Cash lifestyle	5.81%	10.86%
25	0.13%	AP Cash lifestyle	5.81%	10.86%
55	0.13%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	4.68%	8.19%
45	0.13%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.38%	11.75%
25	0.13%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.38%	11.75%
55	0.13%	Passive Plus I Annuity SLP	2.75%	1.34%
45	0.13%	Passive Plus I Annuity SLP	2.75%	1.34%
25	0.13%	Passive Plus I Annuity SLP	2.75%	1.34%
55	0.13%	MyFolio Market V Lump Sum SLP	7.52%	11.42%
45	0.13%	MyFolio Market V Lump Sum SLP	8.07%	14.19%
25	0.13%	MyFolio Market V Lump Sum SLP	8.07%	14.19%
55	0.13%	Standard Life Cautious Managed Universal Lifestyle Profile	4.21%	4.59%
45	0.13%	Standard Life Cautious Managed Universal Lifestyle Profile	4.21%	4.59%
25	0.13%	Standard Life Cautious Managed Universal Lifestyle Profile	4.21%	4.59%
55	0.13%	Passive Plus III Universal SLP	4.53%	6.58%
45	0.13%	Passive Plus III Universal SLP	4.81%	7.94%
25	0.13%	Passive Plus III Universal SLP	4.81%	7.94%
55	0.13%	MyFolio Managed III Lump Sum SLP	4.46%	6.84%
45	0.13%	MyFolio Managed III Lump Sum SLP	5.08%	9.61%
25	0.13%	MyFolio Managed III Lump Sum SLP	5.08%	9.61%
55	0.13%	Passive Plus V Active Retirement SLP	6.78%	13.12%
45	0.13%	Passive Plus V Active Retirement SLP	7.16%	15.51%
25	0.13%	Passive Plus V Active Retirement SLP	7.16%	15.51%
55	0.13%	Standard Life MyFolio Market IV Universal Lifestyle Profile	5.81%	8.11%
45	0.13%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.71%	11.95%
25	0.13%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.71%	11.95%
55	0.13%	Active Plus I Annuity SLP	2.82%	1.36%
45	0.13%	Active Plus I Annuity SLP	2.82%	1.36%
25	0.13%	Active Plus I Annuity SLP	2.82%	1.36%
55	0.13%	Passive Plus V Lump Sum SLP	6.55%	11.96%
45	0.13%	Passive Plus V Lump Sum SLP	7.16%	15.51%
25	0.13%	Passive Plus V Lump Sum SLP	7.16%	15.51%
55	0.13%	Standard Life Opportunity I Universal Lifestyle Profile	8.13%	13.96%

45	0.13%	Standard Life Opportunity I Universal Lifestyle Profile	8.13%	13.96%
25	0.13%	Standard Life Opportunity I Universal Lifestyle Profile	8.13%	13.96%
55	0.13%	MyFolio Managed II Universal SLP	3.71%	5.58%
45	0.13%	MyFolio Managed II Universal SLP	3.71%	5.58%
25	0.13%	MyFolio Managed II Universal SLP	3.71%	5.58%
55	0.13%	MyFolio Market III Annuity SLP	5.22%	7.73%
45	0.13%	MyFolio Market III Annuity SLP	5.53%	9.17%
25	0.13%	MyFolio Market III Annuity SLP	5.53%	9.17%
55	0.13%	MyFolio Managed IV Active Retirement SLP	5.76%	10.73%
45	0.13%	MyFolio Managed IV Active Retirement SLP	6.06%	12.32%
25	0.13%	MyFolio Managed IV Active Retirement SLP	6.06%	12.32%
55	0.13%	Global Equity (50:50) Index Universal Lifestyle Profile	6.64%	11.26%
45	0.13%	Global Equity (50:50) Index Universal Lifestyle Profile	7.49%	15.77%
25	0.13%	Global Equity (50:50) Index Universal Lifestyle Profile	7.49%	15.77%
55	0.13%	MyFolio Managed I Annuity SLP	2.66%	2.70%
45	0.13%	MyFolio Managed I Annuity SLP	2.66%	2.70%
25	0.13%	MyFolio Managed I Annuity SLP	2.66%	2.70%
55	0.13%	Active Plus V Lump Sum SLP	6.49%	10.53%
45	0.13%	Active Plus V Lump Sum SLP	7.08%	13.60%
25	0.13%	Active Plus V Lump Sum SLP	7.08%	13.60%
55	0.13%	AP Annuity lifestyle	4.94%	5.51%
45	0.13%	AP Annuity lifestyle	5.81%	10.86%
25	0.13%	AP Annuity lifestyle	5.81%	10.86%
55	0.13%	Active Plus II Universal SLP	3.80%	4.44%
45	0.13%	Active Plus II Universal SLP	3.80%	4.46%
25	0.13%	Active Plus II Universal SLP	3.80%	4.46%
55	0.13%	Passive Plus III Annuity SLP	4.53%	6.60%
45	0.13%	Passive Plus III Annuity SLP	4.81%	7.94%
25	0.13%	Passive Plus III Annuity SLP	4.81%	7.94%
55	0.13%	Active Plus III Active Retirement SLP	4.74%	6.89%
45	0.13%	Active Plus III Active Retirement SLP	4.95%	7.51%
25	0.13%	Active Plus III Active Retirement SLP	4.95%	7.51%
55	0.13%	Passive Plus V Universal SLP	6.67%	12.77%
45	0.13%	Passive Plus V Universal SLP	7.16%	15.51%
25	0.13%	Passive Plus V Universal SLP	7.16%	15.51%
55	0.13%	MyFolio Managed V Lump Sum SLP	6.58%	11.54%
45	0.13%	MyFolio Managed V Lump Sum SLP	7.21%	14.49%
25	0.13%	MyFolio Managed V Lump Sum SLP	7.21%	14.49%
55	0.13%	MyFolio Market III Active Retirement SLP	5.23%	7.88%
45	0.13%	MyFolio Market III Active Retirement SLP	5.53%	9.17%
25	0.13%	MyFolio Market III Active Retirement SLP	5.53%	9.17%
55	0.13%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.67%	3.46%
45	0.13%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.67%	3.46%
25	0.13%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.67%	3.46%
55	0.13%	Active Plus III Annuity SLP	4.65%	6.30%
45	0.13%	Active Plus III Annuity SLP	4.95%	7.51%
25	0.13%	Active Plus III Annuity SLP	4.95%	7.51%
55	0.13%	MyFolio Market II Lump Sum SLP	3.97%	4.57%
45	0.13%	MyFolio Market II Lump Sum SLP	4.22%	5.55%
25	0.13%	MyFolio Market II Lump Sum SLP	4.22%	5.55%
55	0.13%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.21%	4.59%
45	0.13%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.21%	4.59%
25	0.13%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.21%	4.59%
55	0.13%	MyFolio Managed IV Universal SLP	5.73%	10.64%
45	0.13%	MyFolio Managed IV Universal SLP	6.06%	12.32%
25	0.13%	MyFolio Managed IV Universal SLP	6.06%	12.32%
55	0.13%	MyFolio Market V Annuity SLP	7.64%	12.04%
45	0.13%	MyFolio Market V Annuity SLP	8.07%	14.19%
25	0.13%	MyFolio Market V Annuity SLP	8.07%	14.19%
55	0.13%	Passive Plus II Active Retirement SLP	3.86%	5.13%
45	0.13%	Passive Plus II Active Retirement SLP	3.75%	4.58%
25	0.13%	Passive Plus II Active Retirement SLP	3.75%	4.58%

55	0.13%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.04%	3.07%
45	0.13%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.04%	3.07%
25	0.13%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.04%	3.07%
55	0.13%	MyFolio Managed III Annuity SLP	4.72%	8.01%
45	0.13%	MyFolio Managed III Annuity SLP	5.08%	9.61%
25	0.13%	MyFolio Managed III Annuity SLP	5.08%	9.61%
55	0.13%	Passive Plus II Lump Sum SLP	3.51%	3.28%
45	0.13%	Passive Plus II Lump Sum SLP	3.75%	4.58%
25	0.13%	Passive Plus II Lump Sum SLP	3.75%	4.58%
55	0.13%	Active Plus IV Universal SLP	5.73%	9.27%
45	0.13%	Active Plus IV Universal SLP	6.06%	10.90%
25	0.13%	Active Plus IV Universal SLP	6.06%	10.90%
55	0.13%	Passive Plus V Annuity SLP	6.67%	12.78%
45	0.13%	Passive Plus V Annuity SLP	7.16%	15.51%
25	0.13%	Passive Plus V Annuity SLP	7.16%	15.51%
55	0.13%	Active Plus V Active Retirement SLP	6.71%	11.68%
45	0.13%	Active Plus V Active Retirement SLP	7.08%	13.60%
25	0.13%	Active Plus V Active Retirement SLP	7.08%	13.60%
55	0.13%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.51%	6.50%
45	0.13%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.40%	9.36%
25	0.13%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.40%	9.36%
55	0.13%	MyFolio Market III Universal SLP	5.22%	7.74%
45	0.13%	MyFolio Market III Universal SLP	5.53%	9.17%
25	0.13%	MyFolio Market III Universal SLP	5.53%	9.17%
55	0.13%	Active Plus II Lump Sum SLP	3.57%	3.21%
45	0.13%	Active Plus II Lump Sum SLP	3.80%	4.46%
25	0.13%	Active Plus II Lump Sum SLP	3.80%	4.46%
55	0.13%	MyFolio Market V Active Retirement SLP	7.69%	12.13%
45	0.13%	MyFolio Market V Active Retirement SLP	8.07%	14.19%
25	0.13%	MyFolio Market V Active Retirement SLP	8.07%	14.19%
55	0.13%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.07%	7.16%
45	0.13%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.41%	9.17%
25	0.13%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.41%	9.17%
55	0.13%	Active Plus V Annuity SLP	6.61%	11.32%
45	0.13%	Active Plus V Annuity SLP	7.08%	13.60%
25	0.13%	Active Plus V Annuity SLP	7.08%	13.60%
55	0.13%	MyFolio Market IV Lump Sum SLP	6.31%	9.74%
45	0.13%	MyFolio Market IV Lump Sum SLP	6.71%	11.95%
25	0.13%	MyFolio Market IV Lump Sum SLP	6.71%	11.95%
55	0.13%	Standard Life Balanced Managed Universal Lifestyle Profile	5.51%	6.50%
45	0.13%	Standard Life Balanced Managed Universal Lifestyle Profile	6.40%	9.36%
25	0.13%	Standard Life Balanced Managed Universal Lifestyle Profile	6.40%	9.36%
55	0.13%	Passive Plus II Universal SLP	3.75%	4.57%
45	0.13%	Passive Plus II Universal SLP	3.75%	4.58%
25	0.13%	Passive Plus II Universal SLP	3.75%	4.58%
55	0.13%	MyFolio Managed II Lump Sum SLP	3.45%	4.42%
45	0.13%	MyFolio Managed II Lump Sum SLP	3.71%	5.58%
25	0.13%	MyFolio Managed II Lump Sum SLP	3.71%	5.58%
55	0.13%	Passive Plus IV Active Retirement SLP	5.76%	10.35%
45	0.13%	Passive Plus IV Active Retirement SLP	5.98%	11.81%
25	0.13%	Passive Plus IV Active Retirement SLP	5.98%	11.81%
55	0.13%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.05%	7.00%
45	0.13%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.53%	9.17%
25	0.13%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.53%	9.17%
55	0.13%	MyFolio Managed V Annuity SLP	6.72%	12.27%
45	0.13%	MyFolio Managed V Annuity SLP	7.21%	14.49%
25	0.13%	MyFolio Managed V Annuity SLP	7.21%	14.49%
55	0.13%	Passive Plus IV Lump Sum SLP	5.53%	9.19%
45	0.13%	Passive Plus IV Lump Sum SLP	5.98%	11.81%
25	0.13%	Passive Plus IV Lump Sum SLP	5.98%	11.81%
55	0.13%	Managed Annuity Lifestyle Profile	5.51%	6.50%
45	0.13%	Managed Annuity Lifestyle Profile	6.40%	9.36%

25	0.13%	Managed Annuity Lifestyle Profile	6.40%	9.36%
55	0.13%	MyFolio Market II Annuity SLP	4.22%	5.56%
45	0.13%	MyFolio Market II Annuity SLP	4.22%	5.55%
25	0.13%	MyFolio Market II Annuity SLP	4.22%	5.55%
55	0.13%	MyFolio Managed III Active Retirement SLP	4.78%	8.15%
45	0.13%	MyFolio Managed III Active Retirement SLP	5.08%	9.61%
25	0.13%	MyFolio Managed III Active Retirement SLP	5.08%	9.61%
55	0.13%	Opportunity Universal Lifestyle Profile	8.13%	13.96%
45	0.13%	Opportunity Universal Lifestyle Profile	8.13%	13.96%
25	0.13%	Opportunity Universal Lifestyle Profile	8.13%	13.96%
55	0.13%	MyFolio Market V Universal SLP	7.64%	12.04%
45	0.13%	MyFolio Market V Universal SLP	8.07%	14.19%
25	0.13%	MyFolio Market V Universal SLP	8.07%	14.19%
55	0.13%	Active Plus IV Lump Sum SLP	5.61%	8.50%
45	0.13%	Active Plus IV Lump Sum SLP	6.06%	10.90%
25	0.13%	Active Plus IV Lump Sum SLP	6.06%	10.90%
55	0.13%	AP Drawdown lifestyle	5.33%	7.83%
45	0.13%	AP Drawdown lifestyle	5.81%	10.86%
25	0.13%	AP Drawdown lifestyle	5.81%	10.86%
55	0.24%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	5.27%	9.16%
45	0.24%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.33%	14.01%
25	0.24%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.33%	14.01%
55	0.24%	Passive Plus II Annuity SLP	3.87%	4.70%
45	0.24%	Passive Plus II Annuity SLP	3.87%	4.70%
25	0.24%	Passive Plus II Annuity SLP	3.87%	4.70%
55	0.24%	Active Plus II Active Retirement SLP	4.00%	5.17%
45	0.24%	Active Plus II Active Retirement SLP	3.91%	4.58%
25	0.24%	Active Plus II Active Retirement SLP	3.91%	4.58%
55	0.24%	Standard Life Opportunity II Universal Lifestyle Profile	3.12%	14.60%
45	0.24%	Standard Life Opportunity II Universal Lifestyle Profile	3.12%	14.60%
25	0.24%	Standard Life Opportunity II Universal Lifestyle Profile	3.12%	14.60%
55	0.24%	Passive Plus IV Universal SLP	5.76%	10.12%
45	0.24%	Passive Plus IV Universal SLP	6.09%	11.93%
25	0.24%	Passive Plus IV Universal SLP	6.09%	11.93%
55	0.24%	MyFolio Managed IV Lump Sum SLP	5.70%	10.04%
45	0.24%	MyFolio Managed IV Lump Sum SLP	6.18%	12.45%
25	0.24%	MyFolio Managed IV Lump Sum SLP	6.18%	12.45%
55	0.24%	MyFolio Market II Active Retirement SLP	4.35%	5.82%
45	0.24%	MyFolio Market II Active Retirement SLP	4.33%	5.66%
25	0.24%	MyFolio Market II Active Retirement SLP	4.33%	5.66%
55	0.24%	Standard Life MyFolio Market V Universal Lifestyle Profile	6.74%	9.12%
45	0.24%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.19%	14.31%
25	0.24%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.19%	14.31%
55	0.24%	Active Plus II Annuity SLP	3.92%	4.59%
45	0.24%	Active Plus II Annuity SLP	3.91%	4.58%
25	0.24%	Active Plus II Annuity SLP	3.91%	4.58%
55	0.24%	MyFolio Market I Lump Sum SLP	3.15%	3.19%
45	0.24%	MyFolio Market I Lump Sum SLP	3.15%	3.19%
25	0.24%	MyFolio Market I Lump Sum SLP	3.15%	3.19%
55	0.24%	Standard Life Balanced Managed I Universal Lifestyle Profile	5.62%	6.61%
45	0.24%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.51%	9.48%
25	0.24%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.51%	9.48%
55	0.24%	MyFolio Managed III Universal SLP	4.84%	8.12%
45	0.24%	MyFolio Managed III Universal SLP	5.20%	9.73%
25	0.24%	MyFolio Managed III Universal SLP	5.20%	9.73%
55	0.24%	MyFolio Market IV Annuity SLP	6.54%	10.48%
45	0.24%	MyFolio Market IV Annuity SLP	6.83%	12.07%
25	0.24%	MyFolio Market IV Annuity SLP	6.83%	12.07%
55	0.24%	MyFolio Managed V Active Retirement SLP	6.87%	12.48%
45	0.24%	MyFolio Managed V Active Retirement SLP	7.32%	14.62%
25	0.24%	MyFolio Managed V Active Retirement SLP	7.32%	14.62%
55	0.24%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.26%	8.39%

45	0.24%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.18%	12.45%
25	0.24%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.18%	12.45%
55	0.24%	MyFolio Managed II Annuity SLP	3.82%	5.70%
45	0.24%	MyFolio Managed II Annuity SLP	3.82%	5.69%
25	0.24%	MyFolio Managed II Annuity SLP	3.82%	5.69%
55	0.24%	Passive Plus I Lump Sum SLP	2.87%	1.45%
45	0.24%	Passive Plus I Lump Sum SLP	2.87%	1.45%
25	0.24%	Passive Plus I Lump Sum SLP	2.87%	1.45%
55	0.24%	Active Plus III Universal SLP	4.76%	6.39%
45	0.24%	Active Plus III Universal SLP	5.06%	7.63%
25	0.24%	Active Plus III Universal SLP	5.06%	7.63%
55	0.24%	Passive Plus IV Annuity SLP	5.77%	10.13%
45	0.24%	Passive Plus IV Annuity SLP	6.09%	11.93%
25	0.24%	Passive Plus IV Annuity SLP	6.09%	11.93%
55	0.24%	Active Plus IV Active Retirement SLP	5.95%	9.78%
45	0.24%	Active Plus IV Active Retirement SLP	6.18%	11.02%
25	0.24%	Active Plus IV Active Retirement SLP	6.18%	11.02%
55	0.24%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.58%	16.33%
45	0.24%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.58%	16.33%
25	0.24%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.58%	16.33%
55	0.24%	MyFolio Market II Universal SLP	4.33%	5.68%
45	0.24%	MyFolio Market II Universal SLP	4.33%	5.66%
25	0.24%	MyFolio Market II Universal SLP	4.33%	5.66%
55	0.24%	Active Plus I Lump Sum SLP	2.93%	1.47%
45	0.24%	Active Plus I Lump Sum SLP	2.93%	1.47%
25	0.24%	Active Plus I Lump Sum SLP	2.93%	1.47%
55	0.24%	MyFolio Market IV Active Retirement SLP	6.59%	10.57%
45	0.24%	MyFolio Market IV Active Retirement SLP	6.83%	12.07%
25	0.24%	MyFolio Market IV Active Retirement SLP	6.83%	12.07%
55	0.24%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.68%	5.93%
45	0.24%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.68%	5.93%
25	0.24%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.68%	5.93%
55	0.24%	Active Plus IV Annuity SLP	5.85%	9.41%
45	0.24%	Active Plus IV Annuity SLP	6.18%	11.02%
25	0.24%	Active Plus IV Annuity SLP	6.18%	11.02%
55	0.24%	MyFolio Market III Lump Sum SLP	5.08%	6.86%
45	0.24%	MyFolio Market III Lump Sum SLP	5.65%	9.29%
25	0.24%	MyFolio Market III Lump Sum SLP	5.65%	9.29%
55	0.24%	Standard Life Opportunity Universal Lifestyle Profile	8.25%	14.08%
45	0.24%	Standard Life Opportunity Universal Lifestyle Profile	8.25%	14.08%
25	0.24%	Standard Life Opportunity Universal Lifestyle Profile	8.25%	14.08%
55	0.24%	MyFolio Managed V Universal SLP	6.84%	12.39%
45	0.24%	MyFolio Managed V Universal SLP	7.32%	14.62%
25	0.24%	MyFolio Managed V Universal SLP	7.32%	14.62%
55	0.24%	MyFolio Managed I Lump Sum SLP	2.78%	2.81%
45	0.24%	MyFolio Managed I Lump Sum SLP	2.78%	2.81%
25	0.24%	MyFolio Managed I Lump Sum SLP	2.78%	2.81%
55	0.24%	Passive Plus III Active Retirement SLP	4.76%	7.26%
45	0.24%	Passive Plus III Active Retirement SLP	4.93%	8.06%
25	0.24%	Passive Plus III Active Retirement SLP	4.93%	8.06%
55	0.24%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.33%	5.66%
45	0.24%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.33%	5.66%
25	0.24%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.33%	5.66%
55	0.24%	MyFolio Managed IV Annuity SLP	5.84%	10.76%
45	0.24%	MyFolio Managed IV Annuity SLP	6.18%	12.45%
25	0.24%	MyFolio Managed IV Annuity SLP	6.18%	12.45%
55	0.24%	Passive Plus III Lump Sum SLP	4.41%	5.41%
45	0.24%	Passive Plus III Lump Sum SLP	4.93%	8.06%
25	0.24%	Passive Plus III Lump Sum SLP	4.93%	8.06%
55	0.24%	Active Plus V Universal SLP	6.72%	11.42%
45	0.24%	Active Plus V Universal SLP	7.20%	13.72%
25	0.24%	Active Plus V Universal SLP	7.20%	13.72%

55	0.24%	MyFolio Market I Annuity SLP	3.15%	3.19%
45	0.24%	MyFolio Market I Annuity SLP	3.15%	3.19%
25	0.24%	MyFolio Market I Annuity SLP	3.15%	3.19%
55	0.24%	MyFolio Managed II Active Retirement SLP	3.88%	5.84%
45	0.24%	MyFolio Managed II Active Retirement SLP	3.82%	5.69%
25	0.24%	MyFolio Managed II Active Retirement SLP	3.82%	5.69%
55	0.24%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.33%	4.70%
45	0.24%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.33%	4.70%
25	0.24%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.33%	4.70%
55	0.24%	MyFolio Market IV Universal SLP	6.54%	10.48%
45	0.24%	MyFolio Market IV Universal SLP	6.83%	12.07%
25	0.24%	MyFolio Market IV Universal SLP	6.83%	12.07%
55	0.24%	Active Plus III Lump Sum SLP	4.53%	5.15%
45	0.24%	Active Plus III Lump Sum SLP	5.06%	7.63%
25	0.24%	Active Plus III Lump Sum SLP	5.06%	7.63%
55	0.24%	AP Cash lifestyle	5.09%	5.81%
45	0.24%	AP Cash lifestyle	5.93%	10.98%
25	0.24%	AP Cash lifestyle	5.93%	10.98%
55	0.24%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	4.80%	8.30%
45	0.24%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.50%	11.87%
25	0.24%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.50%	11.87%
55	0.24%	Passive Plus I Annuity SLP	2.87%	1.45%
45	0.24%	Passive Plus I Annuity SLP	2.87%	1.45%
25	0.24%	Passive Plus I Annuity SLP	2.87%	1.45%
55	0.24%	MyFolio Market V Lump Sum SLP	7.64%	11.54%
45	0.24%	MyFolio Market V Lump Sum SLP	8.19%	14.31%
25	0.24%	MyFolio Market V Lump Sum SLP	8.19%	14.31%
55	0.24%	Standard Life Cautious Managed Universal Lifestyle Profile	4.33%	4.70%
45	0.24%	Standard Life Cautious Managed Universal Lifestyle Profile	4.33%	4.70%
25	0.24%	Standard Life Cautious Managed Universal Lifestyle Profile	4.33%	4.70%
55	0.24%	Passive Plus III Universal SLP	4.64%	6.70%
45	0.24%	Passive Plus III Universal SLP	4.93%	8.06%
25	0.24%	Passive Plus III Universal SLP	4.93%	8.06%
55	0.24%	MyFolio Managed III Lump Sum SLP	4.58%	6.96%
45	0.24%	MyFolio Managed III Lump Sum SLP	5.20%	9.73%
25	0.24%	MyFolio Managed III Lump Sum SLP	5.20%	9.73%
55	0.24%	Passive Plus V Active Retirement SLP	6.90%	13.24%
45	0.24%	Passive Plus V Active Retirement SLP	7.28%	15.63%
25	0.24%	Passive Plus V Active Retirement SLP	7.28%	15.63%
55	0.24%	Standard Life MyFolio Market IV Universal Lifestyle Profile	5.92%	8.23%
45	0.24%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.83%	12.07%
25	0.24%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.83%	12.07%
55	0.24%	Active Plus I Annuity SLP	2.93%	1.47%
45	0.24%	Active Plus I Annuity SLP	2.93%	1.47%
25	0.24%	Active Plus I Annuity SLP	2.93%	1.47%
55	0.24%	Passive Plus V Lump Sum SLP	6.67%	12.09%
45	0.24%	Passive Plus V Lump Sum SLP	7.28%	15.63%
25	0.24%	Passive Plus V Lump Sum SLP	7.28%	15.63%
55	0.24%	Standard Life Opportunity I Universal Lifestyle Profile	8.25%	14.08%
45	0.24%	Standard Life Opportunity I Universal Lifestyle Profile	8.25%	14.08%
25	0.24%	Standard Life Opportunity I Universal Lifestyle Profile	8.25%	14.08%
55	0.24%	MyFolio Managed II Universal SLP	3.82%	5.70%
45	0.24%	MyFolio Managed II Universal SLP	3.82%	5.69%
25	0.24%	MyFolio Managed II Universal SLP	3.82%	5.69%
55	0.24%	MyFolio Market III Annuity SLP	5.33%	7.85%
45	0.24%	MyFolio Market III Annuity SLP	5.65%	9.29%
25	0.24%	MyFolio Market III Annuity SLP	5.65%	9.29%
55	0.24%	MyFolio Managed IV Active Retirement SLP	5.87%	10.85%
45	0.24%	MyFolio Managed IV Active Retirement SLP	6.18%	12.45%
25	0.24%	MyFolio Managed IV Active Retirement SLP	6.18%	12.45%
55	0.24%	Global Equity (50:50) Index Universal Lifestyle Profile	6.76%	11.38%
45	0.24%	Global Equity (50:50) Index Universal Lifestyle Profile	7.60%	15.90%

25	0.24%	Global Equity (50:50) Index Universal Lifestyle Profile	7.60%	15.90%
55	0.24%	MyFolio Managed I Annuity SLP	2.78%	2.81%
45	0.24%	MyFolio Managed I Annuity SLP	2.78%	2.81%
25	0.24%	MyFolio Managed I Annuity SLP	2.78%	2.81%
55	0.24%	Active Plus V Lump Sum SLP	6.61%	10.65%
45	0.24%	Active Plus V Lump Sum SLP	7.20%	13.72%
25	0.24%	Active Plus V Lump Sum SLP	7.20%	13.72%
55	0.24%	AP Annuity lifestyle	5.06%	5.63%
45	0.24%	AP Annuity lifestyle	5.93%	10.98%
25	0.24%	AP Annuity lifestyle	5.93%	10.98%
55	0.24%	Active Plus II Universal SLP	3.91%	4.55%
45	0.24%	Active Plus II Universal SLP	3.91%	4.58%
25	0.24%	Active Plus II Universal SLP	3.91%	4.58%
55	0.24%	Passive Plus III Annuity SLP	4.64%	6.72%
45	0.24%	Passive Plus III Annuity SLP	4.93%	8.06%
25	0.24%	Passive Plus III Annuity SLP	4.93%	8.06%
55	0.24%	Active Plus III Active Retirement SLP	4.85%	7.01%
45	0.24%	Active Plus III Active Retirement SLP	5.06%	7.63%
25	0.24%	Active Plus III Active Retirement SLP	5.06%	7.63%
55	0.24%	Passive Plus V Universal SLP	6.78%	12.89%
45	0.24%	Passive Plus V Universal SLP	7.28%	15.63%
25	0.24%	Passive Plus V Universal SLP	7.28%	15.63%
55	0.24%	MyFolio Managed V Lump Sum SLP	6.70%	11.67%
45	0.24%	MyFolio Managed V Lump Sum SLP	7.32%	14.62%
25	0.24%	MyFolio Managed V Lump Sum SLP	7.32%	14.62%
55	0.24%	MyFolio Market III Active Retirement SLP	5.35%	8.00%
45	0.24%	MyFolio Market III Active Retirement SLP	5.65%	9.29%
25	0.24%	MyFolio Market III Active Retirement SLP	5.65%	9.29%
55	0.24%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.78%	3.57%
45	0.24%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.78%	3.57%
25	0.24%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.78%	3.57%
55	0.24%	Active Plus III Annuity SLP	4.77%	6.42%
45	0.24%	Active Plus III Annuity SLP	5.06%	7.63%
25	0.24%	Active Plus III Annuity SLP	5.06%	7.63%
55	0.24%	MyFolio Market II Lump Sum SLP	4.08%	4.69%
45	0.24%	MyFolio Market II Lump Sum SLP	4.33%	5.66%
25	0.24%	MyFolio Market II Lump Sum SLP	4.33%	5.66%
55	0.24%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.33%	4.70%
45	0.24%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.33%	4.70%
25	0.24%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.33%	4.70%
55	0.24%	MyFolio Managed IV Universal SLP	5.84%	10.76%
45	0.24%	MyFolio Managed IV Universal SLP	6.18%	12.45%
25	0.24%	MyFolio Managed IV Universal SLP	6.18%	12.45%
55	0.24%	MyFolio Market V Annuity SLP	7.76%	12.16%
45	0.24%	MyFolio Market V Annuity SLP	8.19%	14.31%
25	0.24%	MyFolio Market V Annuity SLP	8.19%	14.31%
55	0.24%	Passive Plus II Active Retirement SLP	3.98%	5.25%
45	0.24%	Passive Plus II Active Retirement SLP	3.87%	4.70%
25	0.24%	Passive Plus II Active Retirement SLP	3.87%	4.70%
55	0.24%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.15%	3.19%
45	0.24%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.15%	3.19%
25	0.24%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.15%	3.19%
55	0.24%	MyFolio Managed III Annuity SLP	4.84%	8.12%
45	0.24%	MyFolio Managed III Annuity SLP	5.20%	9.73%
25	0.24%	MyFolio Managed III Annuity SLP	5.20%	9.73%
55	0.24%	Passive Plus II Lump Sum SLP	3.63%	3.40%
45	0.24%	Passive Plus II Lump Sum SLP	3.87%	4.70%
25	0.24%	Passive Plus II Lump Sum SLP	3.87%	4.70%
55	0.24%	Active Plus IV Universal SLP	5.84%	9.39%
45	0.24%	Active Plus IV Universal SLP	6.18%	11.02%
25	0.24%	Active Plus IV Universal SLP	6.18%	11.02%
55	0.24%	Passive Plus V Annuity SLP	6.79%	12.90%

45	0.24%	Passive Plus V Annuity SLP	7.28%	15.63%
25	0.24%	Passive Plus V Annuity SLP	7.28%	15.63%
55	0.24%	Active Plus V Active Retirement SLP	6.83%	11.81%
45	0.24%	Active Plus V Active Retirement SLP	7.20%	13.72%
25	0.24%	Active Plus V Active Retirement SLP	7.20%	13.72%
55	0.24%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.62%	6.61%
45	0.24%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.51%	9.48%
25	0.24%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.51%	9.48%
55	0.24%	MyFolio Market III Universal SLP	5.33%	7.86%
45	0.24%	MyFolio Market III Universal SLP	5.65%	9.29%
25	0.24%	MyFolio Market III Universal SLP	5.65%	9.29%
55	0.24%	Active Plus II Lump Sum SLP	3.68%	3.32%
45	0.24%	Active Plus II Lump Sum SLP	3.91%	4.58%
25	0.24%	Active Plus II Lump Sum SLP	3.91%	4.58%
55	0.24%	MyFolio Market V Active Retirement SLP	7.81%	12.25%
45	0.24%	MyFolio Market V Active Retirement SLP	8.19%	14.31%
25	0.24%	MyFolio Market V Active Retirement SLP	8.19%	14.31%
55	0.24%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.19%	7.27%
45	0.24%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.53%	9.29%
25	0.24%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.53%	9.29%
55	0.24%	Active Plus V Annuity SLP	6.73%	11.44%
45	0.24%	Active Plus V Annuity SLP	7.20%	13.72%
25	0.24%	Active Plus V Annuity SLP	7.20%	13.72%
55	0.24%	MyFolio Market IV Lump Sum SLP	6.42%	9.86%
45	0.24%	MyFolio Market IV Lump Sum SLP	6.83%	12.07%
25	0.24%	MyFolio Market IV Lump Sum SLP	6.83%	12.07%
55	0.24%	Standard Life Balanced Managed Universal Lifestyle Profile	5.62%	6.61%
45	0.24%	Standard Life Balanced Managed Universal Lifestyle Profile	6.51%	9.48%
25	0.24%	Standard Life Balanced Managed Universal Lifestyle Profile	6.51%	9.48%
55	0.24%	Passive Plus II Universal SLP	3.86%	4.68%
45	0.24%	Passive Plus II Universal SLP	3.87%	4.70%
25	0.24%	Passive Plus II Universal SLP	3.87%	4.70%
55	0.24%	MyFolio Managed II Lump Sum SLP	3.56%	4.54%
45	0.24%	MyFolio Managed II Lump Sum SLP	3.82%	5.69%
25	0.24%	MyFolio Managed II Lump Sum SLP	3.82%	5.69%
55	0.24%	Passive Plus IV Active Retirement SLP	5.88%	10.47%
45	0.24%	Passive Plus IV Active Retirement SLP	6.09%	11.93%
25	0.24%	Passive Plus IV Active Retirement SLP	6.09%	11.93%
55	0.24%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.17%	7.11%
45	0.24%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.65%	9.29%
25	0.24%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.65%	9.29%
55	0.24%	MyFolio Managed V Annuity SLP	6.84%	12.39%
45	0.24%	MyFolio Managed V Annuity SLP	7.32%	14.62%
25	0.24%	MyFolio Managed V Annuity SLP	7.32%	14.62%
55	0.24%	Passive Plus IV Lump Sum SLP	5.65%	9.31%
45	0.24%	Passive Plus IV Lump Sum SLP	6.09%	11.93%
25	0.24%	Passive Plus IV Lump Sum SLP	6.09%	11.93%
55	0.24%	Managed Annuity Lifestyle Profile	5.62%	6.61%
45	0.24%	Managed Annuity Lifestyle Profile	6.51%	9.48%
25	0.24%	Managed Annuity Lifestyle Profile	6.51%	9.48%
55	0.24%	MyFolio Market II Annuity SLP	4.33%	5.68%
45	0.24%	MyFolio Market II Annuity SLP	4.33%	5.66%
25	0.24%	MyFolio Market II Annuity SLP	4.33%	5.66%
55	0.24%	MyFolio Managed III Active Retirement SLP	4.89%	8.27%
45	0.24%	MyFolio Managed III Active Retirement SLP	5.20%	9.73%
25	0.24%	MyFolio Managed III Active Retirement SLP	5.20%	9.73%
55	0.24%	Opportunity Universal Lifestyle Profile	8.25%	14.08%
45	0.24%	Opportunity Universal Lifestyle Profile	8.25%	14.08%
25	0.24%	Opportunity Universal Lifestyle Profile	8.25%	14.08%
55	0.24%	MyFolio Market V Universal SLP	7.76%	12.16%
45	0.24%	MyFolio Market V Universal SLP	8.19%	14.31%
25	0.24%	MyFolio Market V Universal SLP	8.19%	14.31%

55	0.24%	Active Plus IV Lump Sum SLP	5.73%	8.62%
45	0.24%	Active Plus IV Lump Sum SLP	6.18%	11.02%
25	0.24%	Active Plus IV Lump Sum SLP	6.18%	11.02%
55	0.24%	AP Drawdown lifestyle	5.44%	7.95%
45	0.24%	AP Drawdown lifestyle	5.93%	10.98%
25	0.24%	AP Drawdown lifestyle	5.93%	10.98%
55	0.38%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	5.42%	9.31%
45	0.38%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.48%	14.17%
25	0.38%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.48%	14.17%
55	0.38%	Passive Plus II Annuity SLP	4.01%	4.85%
45	0.38%	Passive Plus II Annuity SLP	4.01%	4.84%
25	0.38%	Passive Plus II Annuity SLP	4.01%	4.84%
55	0.38%	Active Plus II Active Retirement SLP	4.15%	5.32%
45	0.38%	Active Plus II Active Retirement SLP	4.06%	4.72%
25	0.38%	Active Plus II Active Retirement SLP	4.06%	4.72%
55	0.38%	Standard Life Opportunity II Universal Lifestyle Profile	3.26%	14.76%
45	0.38%	Standard Life Opportunity II Universal Lifestyle Profile	3.26%	14.76%
25	0.38%	Standard Life Opportunity II Universal Lifestyle Profile	3.26%	14.76%
55	0.38%	Passive Plus IV Universal SLP	5.91%	10.27%
45	0.38%	Passive Plus IV Universal SLP	6.24%	12.09%
25	0.38%	Passive Plus IV Universal SLP	6.24%	12.09%
55	0.38%	MyFolio Managed IV Lump Sum SLP	5.85%	10.19%
45	0.38%	MyFolio Managed IV Lump Sum SLP	6.32%	12.60%
25	0.38%	MyFolio Managed IV Lump Sum SLP	6.32%	12.60%
55	0.38%	MyFolio Market II Active Retirement SLP	4.49%	5.97%
45	0.38%	MyFolio Market II Active Retirement SLP	4.48%	5.81%
25	0.38%	MyFolio Market II Active Retirement SLP	4.48%	5.81%
55	0.38%	Standard Life MyFolio Market V Universal Lifestyle Profile	6.89%	9.27%
45	0.38%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.34%	14.47%
25	0.38%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.34%	14.47%
55	0.38%	Active Plus II Annuity SLP	4.06%	4.73%
45	0.38%	Active Plus II Annuity SLP	4.06%	4.72%
25	0.38%	Active Plus II Annuity SLP	4.06%	4.72%
55	0.38%	MyFolio Market I Lump Sum SLP	3.29%	3.33%
45	0.38%	MyFolio Market I Lump Sum SLP	3.29%	3.33%
25	0.38%	MyFolio Market I Lump Sum SLP	3.29%	3.33%
55	0.38%	Standard Life Balanced Managed I Universal Lifestyle Profile	5.77%	6.76%
45	0.38%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.66%	9.63%
25	0.38%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.66%	9.63%
55	0.38%	MyFolio Managed III Universal SLP	4.99%	8.28%
45	0.38%	MyFolio Managed III Universal SLP	5.35%	9.89%
25	0.38%	MyFolio Managed III Universal SLP	5.35%	9.89%
55	0.38%	MyFolio Market IV Annuity SLP	6.69%	10.63%
45	0.38%	MyFolio Market IV Annuity SLP	6.98%	12.23%
25	0.38%	MyFolio Market IV Annuity SLP	6.98%	12.23%
55	0.38%	MyFolio Managed V Active Retirement SLP	7.02%	12.64%
45	0.38%	MyFolio Managed V Active Retirement SLP	7.47%	14.78%
25	0.38%	MyFolio Managed V Active Retirement SLP	7.47%	14.78%
55	0.38%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.40%	8.54%
45	0.38%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.32%	12.60%
25	0.38%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.32%	12.60%
55	0.38%	MyFolio Managed II Annuity SLP	3.97%	5.85%
45	0.38%	MyFolio Managed II Annuity SLP	3.97%	5.84%
25	0.38%	MyFolio Managed II Annuity SLP	3.97%	5.84%
55	0.38%	Passive Plus I Lump Sum SLP	3.01%	1.59%
45	0.38%	Passive Plus I Lump Sum SLP	3.01%	1.59%
25	0.38%	Passive Plus I Lump Sum SLP	3.01%	1.59%
55	0.38%	Active Plus III Universal SLP	4.91%	6.53%
45	0.38%	Active Plus III Universal SLP	5.21%	7.78%
25	0.38%	Active Plus III Universal SLP	5.21%	7.78%
55	0.38%	Passive Plus IV Annuity SLP	5.91%	10.28%
45	0.38%	Passive Plus IV Annuity SLP	6.24%	12.09%

25	0.38%	Passive Plus IV Annuity SLP	6.24%	12.09%
55	0.38%	Active Plus IV Active Retirement SLP	6.10%	9.93%
45	0.38%	Active Plus IV Active Retirement SLP	6.32%	11.17%
25	0.38%	Active Plus IV Active Retirement SLP	6.32%	11.17%
55	0.38%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.73%	16.50%
45	0.38%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.73%	16.50%
25	0.38%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.73%	16.50%
55	0.38%	MyFolio Market II Universal SLP	4.48%	5.83%
45	0.38%	MyFolio Market II Universal SLP	4.48%	5.81%
25	0.38%	MyFolio Market II Universal SLP	4.48%	5.81%
55	0.38%	Active Plus I Lump Sum SLP	3.07%	1.61%
45	0.38%	Active Plus I Lump Sum SLP	3.07%	1.61%
25	0.38%	Active Plus I Lump Sum SLP	3.07%	1.61%
55	0.38%	MyFolio Market IV Active Retirement SLP	6.74%	10.73%
45	0.38%	MyFolio Market IV Active Retirement SLP	6.98%	12.23%
25	0.38%	MyFolio Market IV Active Retirement SLP	6.98%	12.23%
55	0.38%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.82%	6.08%
45	0.38%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.82%	6.08%
25	0.38%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.82%	6.08%
55	0.38%	Active Plus IV Annuity SLP	6.00%	9.56%
45	0.38%	Active Plus IV Annuity SLP	6.32%	11.17%
25	0.38%	Active Plus IV Annuity SLP	6.32%	11.17%
55	0.38%	MyFolio Market III Lump Sum SLP	5.23%	7.01%
45	0.38%	MyFolio Market III Lump Sum SLP	5.80%	9.44%
25	0.38%	MyFolio Market III Lump Sum SLP	5.80%	9.44%
55	0.38%	Standard Life Opportunity Universal Lifestyle Profile	8.40%	14.24%
45	0.38%	Standard Life Opportunity Universal Lifestyle Profile	8.40%	14.24%
25	0.38%	Standard Life Opportunity Universal Lifestyle Profile	8.40%	14.24%
55	0.38%	MyFolio Managed V Universal SLP	6.99%	12.55%
45	0.38%	MyFolio Managed V Universal SLP	7.47%	14.78%
25	0.38%	MyFolio Managed V Universal SLP	7.47%	14.78%
55	0.38%	MyFolio Managed I Lump Sum SLP	2.92%	2.95%
45	0.38%	MyFolio Managed I Lump Sum SLP	2.92%	2.95%
25	0.38%	MyFolio Managed I Lump Sum SLP	2.92%	2.95%
55	0.38%	Passive Plus III Active Retirement SLP	4.90%	7.41%
45	0.38%	Passive Plus III Active Retirement SLP	5.08%	8.21%
25	0.38%	Passive Plus III Active Retirement SLP	5.08%	8.21%
55	0.38%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.48%	5.81%
45	0.38%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.48%	5.81%
25	0.38%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.48%	5.81%
55	0.38%	MyFolio Managed IV Annuity SLP	5.99%	10.92%
45	0.38%	MyFolio Managed IV Annuity SLP	6.32%	12.60%
25	0.38%	MyFolio Managed IV Annuity SLP	6.32%	12.60%
55	0.38%	Passive Plus III Lump Sum SLP	4.55%	5.56%
45	0.38%	Passive Plus III Lump Sum SLP	5.08%	8.21%
25	0.38%	Passive Plus III Lump Sum SLP	5.08%	8.21%
55	0.38%	Active Plus V Universal SLP	6.87%	11.58%
45	0.38%	Active Plus V Universal SLP	7.35%	13.88%
25	0.38%	Active Plus V Universal SLP	7.35%	13.88%
55	0.38%	MyFolio Market I Annuity SLP	3.29%	3.33%
45	0.38%	MyFolio Market I Annuity SLP	3.29%	3.33%
25	0.38%	MyFolio Market I Annuity SLP	3.29%	3.33%
55	0.38%	MyFolio Managed II Active Retirement SLP	4.02%	5.99%
45	0.38%	MyFolio Managed II Active Retirement SLP	3.97%	5.84%
25	0.38%	MyFolio Managed II Active Retirement SLP	3.97%	5.84%
55	0.38%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.47%	4.85%
45	0.38%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.47%	4.85%
25	0.38%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.47%	4.85%
55	0.38%	MyFolio Market IV Universal SLP	6.69%	10.64%
45	0.38%	MyFolio Market IV Universal SLP	6.98%	12.23%
25	0.38%	MyFolio Market IV Universal SLP	6.98%	12.23%
55	0.38%	Active Plus III Lump Sum SLP	4.68%	5.30%

45	0.38%	Active Plus III Lump Sum SLP	5.21%	7.78%
25	0.38%	Active Plus III Lump Sum SLP	5.21%	7.78%
55	0.38%	AP Cash lifestyle	5.24%	5.96%
45	0.38%	AP Cash lifestyle	6.08%	11.13%
25	0.38%	AP Cash lifestyle	6.08%	11.13%
55	0.38%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	4.94%	8.46%
45	0.38%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.65%	12.03%
25	0.38%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.65%	12.03%
55	0.38%	Passive Plus I Annuity SLP	3.01%	1.59%
45	0.38%	Passive Plus I Annuity SLP	3.01%	1.59%
25	0.38%	Passive Plus I Annuity SLP	3.01%	1.59%
55	0.38%	MyFolio Market V Lump Sum SLP	7.79%	11.70%
45	0.38%	MyFolio Market V Lump Sum SLP	8.34%	14.47%
25	0.38%	MyFolio Market V Lump Sum SLP	8.34%	14.47%
55	0.38%	Standard Life Cautious Managed Universal Lifestyle Profile	4.47%	4.85%
45	0.38%	Standard Life Cautious Managed Universal Lifestyle Profile	4.47%	4.85%
25	0.38%	Standard Life Cautious Managed Universal Lifestyle Profile	4.47%	4.85%
55	0.38%	Passive Plus III Universal SLP	4.79%	6.85%
45	0.38%	Passive Plus III Universal SLP	5.08%	8.21%
25	0.38%	Passive Plus III Universal SLP	5.08%	8.21%
55	0.38%	MyFolio Managed III Lump Sum SLP	4.73%	7.11%
45	0.38%	MyFolio Managed III Lump Sum SLP	5.35%	9.89%
25	0.38%	MyFolio Managed III Lump Sum SLP	5.35%	9.89%
55	0.38%	Passive Plus V Active Retirement SLP	7.04%	13.40%
45	0.38%	Passive Plus V Active Retirement SLP	7.43%	15.79%
25	0.38%	Passive Plus V Active Retirement SLP	7.43%	15.79%
55	0.38%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.07%	8.38%
45	0.38%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.98%	12.23%
25	0.38%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.98%	12.23%
55	0.38%	Active Plus I Annuity SLP	3.07%	1.61%
45	0.38%	Active Plus I Annuity SLP	3.07%	1.61%
25	0.38%	Active Plus I Annuity SLP	3.07%	1.61%
55	0.38%	Passive Plus V Lump Sum SLP	6.82%	12.24%
45	0.38%	Passive Plus V Lump Sum SLP	7.43%	15.79%
25	0.38%	Passive Plus V Lump Sum SLP	7.43%	15.79%
55	0.38%	Standard Life Opportunity I Universal Lifestyle Profile	8.40%	14.24%
45	0.38%	Standard Life Opportunity I Universal Lifestyle Profile	8.40%	14.24%
25	0.38%	Standard Life Opportunity I Universal Lifestyle Profile	8.40%	14.24%
55	0.38%	MyFolio Managed II Universal SLP	3.97%	5.85%
45	0.38%	MyFolio Managed II Universal SLP	3.97%	5.84%
25	0.38%	MyFolio Managed II Universal SLP	3.97%	5.84%
55	0.38%	MyFolio Market III Annuity SLP	5.48%	8.00%
45	0.38%	MyFolio Market III Annuity SLP	5.80%	9.44%
25	0.38%	MyFolio Market III Annuity SLP	5.80%	9.44%
55	0.38%	MyFolio Managed IV Active Retirement SLP	6.02%	11.01%
45	0.38%	MyFolio Managed IV Active Retirement SLP	6.32%	12.60%
25	0.38%	MyFolio Managed IV Active Retirement SLP	6.32%	12.60%
55	0.38%	Global Equity (50:50) Index Universal Lifestyle Profile	6.91%	11.54%
45	0.38%	Global Equity (50:50) Index Universal Lifestyle Profile	7.75%	16.06%
25	0.38%	Global Equity (50:50) Index Universal Lifestyle Profile	7.75%	16.06%
55	0.38%	MyFolio Managed I Annuity SLP	2.92%	2.95%
45	0.38%	MyFolio Managed I Annuity SLP	2.92%	2.95%
25	0.38%	MyFolio Managed I Annuity SLP	2.92%	2.95%
55	0.38%	Active Plus V Lump Sum SLP	6.76%	10.80%
45	0.38%	Active Plus V Lump Sum SLP	7.35%	13.88%
25	0.38%	Active Plus V Lump Sum SLP	7.35%	13.88%
55	0.38%	AP Annuity lifestyle	5.20%	5.77%
45	0.38%	AP Annuity lifestyle	6.08%	11.13%
25	0.38%	AP Annuity lifestyle	6.08%	11.13%
55	0.38%	Active Plus II Universal SLP	4.06%	4.70%
45	0.38%	Active Plus II Universal SLP	4.06%	4.72%
25	0.38%	Active Plus II Universal SLP	4.06%	4.72%

55	0.38%	Passive Plus III Annuity SLP	4.79%	6.87%
45	0.38%	Passive Plus III Annuity SLP	5.08%	8.21%
25	0.38%	Passive Plus III Annuity SLP	5.08%	8.21%
55	0.38%	Active Plus III Active Retirement SLP	5.00%	7.16%
45	0.38%	Active Plus III Active Retirement SLP	5.21%	7.78%
25	0.38%	Active Plus III Active Retirement SLP	5.21%	7.78%
55	0.38%	Passive Plus V Universal SLP	6.93%	13.05%
45	0.38%	Passive Plus V Universal SLP	7.43%	15.79%
25	0.38%	Passive Plus V Universal SLP	7.43%	15.79%
55	0.38%	MyFolio Managed V Lump Sum SLP	6.85%	11.82%
45	0.38%	MyFolio Managed V Lump Sum SLP	7.47%	14.78%
25	0.38%	MyFolio Managed V Lump Sum SLP	7.47%	14.78%
55	0.38%	MyFolio Market III Active Retirement SLP	5.49%	8.15%
45	0.38%	MyFolio Market III Active Retirement SLP	5.80%	9.44%
25	0.38%	MyFolio Market III Active Retirement SLP	5.80%	9.44%
55	0.38%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.93%	3.72%
45	0.38%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.93%	3.72%
25	0.38%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.93%	3.72%
55	0.38%	Active Plus III Annuity SLP	4.91%	6.57%
45	0.38%	Active Plus III Annuity SLP	5.21%	7.78%
25	0.38%	Active Plus III Annuity SLP	5.21%	7.78%
55	0.38%	MyFolio Market II Lump Sum SLP	4.23%	4.83%
45	0.38%	MyFolio Market II Lump Sum SLP	4.48%	5.81%
25	0.38%	MyFolio Market II Lump Sum SLP	4.48%	5.81%
55	0.38%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.47%	4.85%
45	0.38%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.47%	4.85%
25	0.38%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.47%	4.85%
55	0.38%	MyFolio Managed IV Universal SLP	5.99%	10.92%
45	0.38%	MyFolio Managed IV Universal SLP	6.32%	12.60%
25	0.38%	MyFolio Managed IV Universal SLP	6.32%	12.60%
55	0.38%	MyFolio Market V Annuity SLP	7.91%	12.32%
45	0.38%	MyFolio Market V Annuity SLP	8.34%	14.47%
25	0.38%	MyFolio Market V Annuity SLP	8.34%	14.47%
55	0.38%	Passive Plus II Active Retirement SLP	4.12%	5.39%
45	0.38%	Passive Plus II Active Retirement SLP	4.01%	4.84%
25	0.38%	Passive Plus II Active Retirement SLP	4.01%	4.84%
55	0.38%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.29%	3.33%
45	0.38%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.29%	3.33%
25	0.38%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.29%	3.33%
55	0.38%	MyFolio Managed III Annuity SLP	4.99%	8.28%
45	0.38%	MyFolio Managed III Annuity SLP	5.35%	9.89%
25	0.38%	MyFolio Managed III Annuity SLP	5.35%	9.89%
55	0.38%	Passive Plus II Lump Sum SLP	3.77%	3.54%
45	0.38%	Passive Plus II Lump Sum SLP	4.01%	4.84%
25	0.38%	Passive Plus II Lump Sum SLP	4.01%	4.84%
55	0.38%	Active Plus IV Universal SLP	5.99%	9.55%
45	0.38%	Active Plus IV Universal SLP	6.32%	11.17%
25	0.38%	Active Plus IV Universal SLP	6.32%	11.17%
55	0.38%	Passive Plus V Annuity SLP	6.93%	13.06%
45	0.38%	Passive Plus V Annuity SLP	7.43%	15.79%
25	0.38%	Passive Plus V Annuity SLP	7.43%	15.79%
55	0.38%	Active Plus V Active Retirement SLP	6.98%	11.96%
45	0.38%	Active Plus V Active Retirement SLP	7.35%	13.88%
25	0.38%	Active Plus V Active Retirement SLP	7.35%	13.88%
55	0.38%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.77%	6.76%
45	0.38%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.66%	9.63%
25	0.38%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.66%	9.63%
55	0.38%	MyFolio Market III Universal SLP	5.48%	8.01%
45	0.38%	MyFolio Market III Universal SLP	5.80%	9.44%
25	0.38%	MyFolio Market III Universal SLP	5.80%	9.44%
55	0.38%	Active Plus II Lump Sum SLP	3.82%	3.47%
45	0.38%	Active Plus II Lump Sum SLP	4.06%	4.72%

25	0.38%	Active Plus II Lump Sum SLP	4.06%	4.72%
55	0.38%	MyFolio Market V Active Retirement SLP	7.96%	12.41%
45	0.38%	MyFolio Market V Active Retirement SLP	8.34%	14.47%
25	0.38%	MyFolio Market V Active Retirement SLP	8.34%	14.47%
55	0.38%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.33%	7.42%
45	0.38%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.67%	9.44%
25	0.38%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.67%	9.44%
55	0.38%	Active Plus V Annuity SLP	6.88%	11.60%
45	0.38%	Active Plus V Annuity SLP	7.35%	13.88%
25	0.38%	Active Plus V Annuity SLP	7.35%	13.88%
55	0.38%	MyFolio Market IV Lump Sum SLP	6.57%	10.01%
45	0.38%	MyFolio Market IV Lump Sum SLP	6.98%	12.23%
25	0.38%	MyFolio Market IV Lump Sum SLP	6.98%	12.23%
55	0.38%	Standard Life Balanced Managed Universal Lifestyle Profile	5.77%	6.76%
45	0.38%	Standard Life Balanced Managed Universal Lifestyle Profile	6.66%	9.63%
25	0.38%	Standard Life Balanced Managed Universal Lifestyle Profile	6.66%	9.63%
55	0.38%	Passive Plus II Universal SLP	4.01%	4.83%
45	0.38%	Passive Plus II Universal SLP	4.01%	4.84%
25	0.38%	Passive Plus II Universal SLP	4.01%	4.84%
55	0.38%	MyFolio Managed II Lump Sum SLP	3.71%	4.68%
45	0.38%	MyFolio Managed II Lump Sum SLP	3.97%	5.84%
25	0.38%	MyFolio Managed II Lump Sum SLP	3.97%	5.84%
55	0.38%	Passive Plus IV Active Retirement SLP	6.02%	10.62%
45	0.38%	Passive Plus IV Active Retirement SLP	6.24%	12.09%
25	0.38%	Passive Plus IV Active Retirement SLP	6.24%	12.09%
55	0.38%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.32%	7.26%
45	0.38%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.80%	9.44%
25	0.38%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.80%	9.44%
55	0.38%	MyFolio Managed V Annuity SLP	6.99%	12.55%
45	0.38%	MyFolio Managed V Annuity SLP	7.47%	14.78%
25	0.38%	MyFolio Managed V Annuity SLP	7.47%	14.78%
55	0.38%	Passive Plus IV Lump Sum SLP	5.79%	9.46%
45	0.38%	Passive Plus IV Lump Sum SLP	6.24%	12.09%
25	0.38%	Passive Plus IV Lump Sum SLP	6.24%	12.09%
55	0.38%	Managed Annuity Lifestyle Profile	5.77%	6.76%
45	0.38%	Managed Annuity Lifestyle Profile	6.66%	9.63%
25	0.38%	Managed Annuity Lifestyle Profile	6.66%	9.63%
55	0.38%	MyFolio Market II Annuity SLP	4.48%	5.82%
45	0.38%	MyFolio Market II Annuity SLP	4.48%	5.81%
25	0.38%	MyFolio Market II Annuity SLP	4.48%	5.81%
55	0.38%	MyFolio Managed III Active Retirement SLP	5.04%	8.42%
45	0.38%	MyFolio Managed III Active Retirement SLP	5.35%	9.89%
25	0.38%	MyFolio Managed III Active Retirement SLP	5.35%	9.89%
55	0.38%	Opportunity Universal Lifestyle Profile	8.40%	14.24%
45	0.38%	Opportunity Universal Lifestyle Profile	8.40%	14.24%
25	0.38%	Opportunity Universal Lifestyle Profile	8.40%	14.24%
55	0.38%	MyFolio Market V Universal SLP	7.91%	12.32%
45	0.38%	MyFolio Market V Universal SLP	8.34%	14.47%
25	0.38%	MyFolio Market V Universal SLP	8.34%	14.47%
55	0.38%	Active Plus IV Lump Sum SLP	5.87%	8.77%
45	0.38%	Active Plus IV Lump Sum SLP	6.32%	11.17%
25	0.38%	Active Plus IV Lump Sum SLP	6.32%	11.17%
55	0.38%	AP Drawdown lifestyle	5.59%	8.10%
45	0.38%	AP Drawdown lifestyle	6.08%	11.13%
25	0.38%	AP Drawdown lifestyle	6.08%	11.13%
55	0.23%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	5.26%	9.15%
45	0.23%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.32%	14.00%
25	0.23%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.32%	14.00%
55	0.23%	Passive Plus II Annuity SLP	3.86%	4.69%
45	0.23%	Passive Plus II Annuity SLP	3.86%	4.69%
25	0.23%	Passive Plus II Annuity SLP	3.86%	4.69%
55	0.23%	Active Plus II Active Retirement SLP	3.99%	5.16%

45	0.23%	Active Plus II Active Retirement SLP	3.90%	4.57%
25	0.23%	Active Plus II Active Retirement SLP	3.90%	4.57%
55	0.23%	Standard Life Opportunity II Universal Lifestyle Profile	3.11%	14.59%
45	0.23%	Standard Life Opportunity II Universal Lifestyle Profile	3.11%	14.59%
25	0.23%	Standard Life Opportunity II Universal Lifestyle Profile	3.11%	14.59%
55	0.23%	Passive Plus IV Universal SLP	5.75%	10.10%
45	0.23%	Passive Plus IV Universal SLP	6.08%	11.92%
25	0.23%	Passive Plus IV Universal SLP	6.08%	11.92%
55	0.23%	MyFolio Managed IV Lump Sum SLP	5.69%	10.03%
45	0.23%	MyFolio Managed IV Lump Sum SLP	6.17%	12.44%
25	0.23%	MyFolio Managed IV Lump Sum SLP	6.17%	12.44%
55	0.23%	MyFolio Market II Active Retirement SLP	4.33%	5.81%
45	0.23%	MyFolio Market II Active Retirement SLP	4.32%	5.65%
25	0.23%	MyFolio Market II Active Retirement SLP	4.32%	5.65%
55	0.23%	Standard Life MyFolio Market V Universal Lifestyle Profile	6.73%	9.11%
45	0.23%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.18%	14.30%
25	0.23%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.18%	14.30%
55	0.23%	Active Plus II Annuity SLP	3.91%	4.58%
45	0.23%	Active Plus II Annuity SLP	3.90%	4.57%
25	0.23%	Active Plus II Annuity SLP	3.90%	4.57%
55	0.23%	MyFolio Market I Lump Sum SLP	3.14%	3.18%
45	0.23%	MyFolio Market I Lump Sum SLP	3.14%	3.18%
25	0.23%	MyFolio Market I Lump Sum SLP	3.14%	3.18%
55	0.23%	Standard Life Balanced Managed I Universal Lifestyle Profile	5.61%	6.60%
45	0.23%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.50%	9.46%
25	0.23%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.50%	9.46%
55	0.23%	MyFolio Managed III Universal SLP	4.83%	8.11%
45	0.23%	MyFolio Managed III Universal SLP	5.19%	9.72%
25	0.23%	MyFolio Managed III Universal SLP	5.19%	9.72%
55	0.23%	MyFolio Market IV Annuity SLP	6.53%	10.47%
45	0.23%	MyFolio Market IV Annuity SLP	6.82%	12.06%
25	0.23%	MyFolio Market IV Annuity SLP	6.82%	12.06%
55	0.23%	MyFolio Managed V Active Retirement SLP	6.86%	12.47%
45	0.23%	MyFolio Managed V Active Retirement SLP	7.31%	14.61%
25	0.23%	MyFolio Managed V Active Retirement SLP	7.31%	14.61%
55	0.23%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.25%	8.38%
45	0.23%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.17%	12.44%
25	0.23%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.17%	12.44%
55	0.23%	MyFolio Managed II Annuity SLP	3.81%	5.69%
45	0.23%	MyFolio Managed II Annuity SLP	3.81%	5.68%
25	0.23%	MyFolio Managed II Annuity SLP	3.81%	5.68%
55	0.23%	Passive Plus I Lump Sum SLP	2.86%	1.44%
45	0.23%	Passive Plus I Lump Sum SLP	2.86%	1.44%
25	0.23%	Passive Plus I Lump Sum SLP	2.86%	1.44%
55	0.23%	Active Plus III Universal SLP	4.75%	6.38%
45	0.23%	Active Plus III Universal SLP	5.05%	7.62%
25	0.23%	Active Plus III Universal SLP	5.05%	7.62%
55	0.23%	Passive Plus IV Annuity SLP	5.76%	10.12%
45	0.23%	Passive Plus IV Annuity SLP	6.08%	11.92%
25	0.23%	Passive Plus IV Annuity SLP	6.08%	11.92%
55	0.23%	Active Plus IV Active Retirement SLP	5.94%	9.77%
45	0.23%	Active Plus IV Active Retirement SLP	6.17%	11.01%
25	0.23%	Active Plus IV Active Retirement SLP	6.17%	11.01%
55	0.23%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.57%	16.32%
45	0.23%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.57%	16.32%
25	0.23%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.57%	16.32%
55	0.23%	MyFolio Market II Universal SLP	4.32%	5.67%
45	0.23%	MyFolio Market II Universal SLP	4.32%	5.65%
25	0.23%	MyFolio Market II Universal SLP	4.32%	5.65%
55	0.23%	Active Plus I Lump Sum SLP	2.92%	1.46%
45	0.23%	Active Plus I Lump Sum SLP	2.92%	1.46%
25	0.23%	Active Plus I Lump Sum SLP	2.92%	1.46%

55	0.23%	MyFolio Market IV Active Retirement SLP	6.58%	10.56%
45	0.23%	MyFolio Market IV Active Retirement SLP	6.82%	12.06%
25	0.23%	MyFolio Market IV Active Retirement SLP	6.82%	12.06%
55	0.23%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.67%	5.92%
45	0.23%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.67%	5.92%
25	0.23%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.67%	5.92%
55	0.23%	Active Plus IV Annuity SLP	5.84%	9.40%
45	0.23%	Active Plus IV Annuity SLP	6.17%	11.01%
25	0.23%	Active Plus IV Annuity SLP	6.17%	11.01%
55	0.23%	MyFolio Market III Lump Sum SLP	5.07%	6.85%
45	0.23%	MyFolio Market III Lump Sum SLP	5.64%	9.28%
25	0.23%	MyFolio Market III Lump Sum SLP	5.64%	9.28%
55	0.23%	Standard Life Opportunity Universal Lifestyle Profile	8.24%	14.07%
45	0.23%	Standard Life Opportunity Universal Lifestyle Profile	8.24%	14.07%
25	0.23%	Standard Life Opportunity Universal Lifestyle Profile	8.24%	14.07%
55	0.23%	MyFolio Managed V Universal SLP	6.83%	12.38%
45	0.23%	MyFolio Managed V Universal SLP	7.31%	14.61%
25	0.23%	MyFolio Managed V Universal SLP	7.31%	14.61%
55	0.23%	MyFolio Managed I Lump Sum SLP	2.77%	2.80%
45	0.23%	MyFolio Managed I Lump Sum SLP	2.77%	2.80%
25	0.23%	MyFolio Managed I Lump Sum SLP	2.77%	2.80%
55	0.23%	Passive Plus III Active Retirement SLP	4.75%	7.25%
45	0.23%	Passive Plus III Active Retirement SLP	4.92%	8.05%
25	0.23%	Passive Plus III Active Retirement SLP	4.92%	8.05%
55	0.23%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.32%	5.65%
45	0.23%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.32%	5.65%
25	0.23%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.32%	5.65%
55	0.23%	MyFolio Managed IV Annuity SLP	5.83%	10.75%
45	0.23%	MyFolio Managed IV Annuity SLP	6.17%	12.44%
25	0.23%	MyFolio Managed IV Annuity SLP	6.17%	12.44%
55	0.23%	Passive Plus III Lump Sum SLP	4.40%	5.40%
45	0.23%	Passive Plus III Lump Sum SLP	4.92%	8.05%
25	0.23%	Passive Plus III Lump Sum SLP	4.92%	8.05%
55	0.23%	Active Plus V Universal SLP	6.71%	11.41%
45	0.23%	Active Plus V Universal SLP	7.18%	13.71%
25	0.23%	Active Plus V Universal SLP	7.18%	13.71%
55	0.23%	MyFolio Market I Annuity SLP	3.14%	3.18%
45	0.23%	MyFolio Market I Annuity SLP	3.14%	3.18%
25	0.23%	MyFolio Market I Annuity SLP	3.14%	3.18%
55	0.23%	MyFolio Managed II Active Retirement SLP	3.87%	5.83%
45	0.23%	MyFolio Managed II Active Retirement SLP	3.81%	5.68%
25	0.23%	MyFolio Managed II Active Retirement SLP	3.81%	5.68%
55	0.23%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.32%	4.69%
45	0.23%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.32%	4.69%
25	0.23%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.32%	4.69%
55	0.23%	MyFolio Market IV Universal SLP	6.53%	10.47%
45	0.23%	MyFolio Market IV Universal SLP	6.82%	12.06%
25	0.23%	MyFolio Market IV Universal SLP	6.82%	12.06%
55	0.23%	Active Plus III Lump Sum SLP	4.52%	5.14%
45	0.23%	Active Plus III Lump Sum SLP	5.05%	7.62%
25	0.23%	Active Plus III Lump Sum SLP	5.05%	7.62%
55	0.23%	AP Cash lifestyle	5.08%	5.80%
45	0.23%	AP Cash lifestyle	5.92%	10.97%
25	0.23%	AP Cash lifestyle	5.92%	10.97%
55	0.23%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	4.79%	8.29%
45	0.23%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.49%	11.86%
25	0.23%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.49%	11.86%
55	0.23%	Passive Plus I Annuity SLP	2.86%	1.44%
45	0.23%	Passive Plus I Annuity SLP	2.86%	1.44%
25	0.23%	Passive Plus I Annuity SLP	2.86%	1.44%
55	0.23%	MyFolio Market V Lump Sum SLP	7.63%	11.53%
45	0.23%	MyFolio Market V Lump Sum SLP	8.18%	14.30%

25	0.23%	MyFolio Market V Lump Sum SLP	8.18%	14.30%
55	0.23%	Standard Life Cautious Managed Universal Lifestyle Profile	4.32%	4.69%
45	0.23%	Standard Life Cautious Managed Universal Lifestyle Profile	4.32%	4.69%
25	0.23%	Standard Life Cautious Managed Universal Lifestyle Profile	4.32%	4.69%
55	0.23%	Passive Plus III Universal SLP	4.63%	6.69%
45	0.23%	Passive Plus III Universal SLP	4.92%	8.05%
25	0.23%	Passive Plus III Universal SLP	4.92%	8.05%
55	0.23%	MyFolio Managed III Lump Sum SLP	4.57%	6.95%
45	0.23%	MyFolio Managed III Lump Sum SLP	5.19%	9.72%
25	0.23%	MyFolio Managed III Lump Sum SLP	5.19%	9.72%
55	0.23%	Passive Plus V Active Retirement SLP	6.88%	13.23%
45	0.23%	Passive Plus V Active Retirement SLP	7.27%	15.62%
25	0.23%	Passive Plus V Active Retirement SLP	7.27%	15.62%
55	0.23%	Standard Life MyFolio Market IV Universal Lifestyle Profile	5.91%	8.22%
45	0.23%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.82%	12.06%
25	0.23%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.82%	12.06%
55	0.23%	Active Plus I Annuity SLP	2.92%	1.46%
45	0.23%	Active Plus I Annuity SLP	2.92%	1.46%
25	0.23%	Active Plus I Annuity SLP	2.92%	1.46%
55	0.23%	Passive Plus V Lump Sum SLP	6.66%	12.08%
45	0.23%	Passive Plus V Lump Sum SLP	7.27%	15.62%
25	0.23%	Passive Plus V Lump Sum SLP	7.27%	15.62%
55	0.23%	Standard Life Opportunity I Universal Lifestyle Profile	8.24%	14.07%
45	0.23%	Standard Life Opportunity I Universal Lifestyle Profile	8.24%	14.07%
25	0.23%	Standard Life Opportunity I Universal Lifestyle Profile	8.24%	14.07%
55	0.23%	MyFolio Managed II Universal SLP	3.81%	5.69%
45	0.23%	MyFolio Managed II Universal SLP	3.81%	5.68%
25	0.23%	MyFolio Managed II Universal SLP	3.81%	5.68%
55	0.23%	MyFolio Market III Annuity SLP	5.32%	7.84%
45	0.23%	MyFolio Market III Annuity SLP	5.64%	9.28%
25	0.23%	MyFolio Market III Annuity SLP	5.64%	9.28%
55	0.23%	MyFolio Managed IV Active Retirement SLP	5.86%	10.84%
45	0.23%	MyFolio Managed IV Active Retirement SLP	6.17%	12.44%
25	0.23%	MyFolio Managed IV Active Retirement SLP	6.17%	12.44%
55	0.23%	Global Equity (50:50) Index Universal Lifestyle Profile	6.75%	11.37%
45	0.23%	Global Equity (50:50) Index Universal Lifestyle Profile	7.59%	15.89%
25	0.23%	Global Equity (50:50) Index Universal Lifestyle Profile	7.59%	15.89%
55	0.23%	MyFolio Managed I Annuity SLP	2.77%	2.80%
45	0.23%	MyFolio Managed I Annuity SLP	2.77%	2.80%
25	0.23%	MyFolio Managed I Annuity SLP	2.77%	2.80%
55	0.23%	Active Plus V Lump Sum SLP	6.60%	10.64%
45	0.23%	Active Plus V Lump Sum SLP	7.18%	13.71%
25	0.23%	Active Plus V Lump Sum SLP	7.18%	13.71%
55	0.23%	AP Annuity lifestyle	5.05%	5.62%
45	0.23%	AP Annuity lifestyle	5.92%	10.97%
25	0.23%	AP Annuity lifestyle	5.92%	10.97%
55	0.23%	Active Plus II Universal SLP	3.90%	4.54%
45	0.23%	Active Plus II Universal SLP	3.90%	4.57%
25	0.23%	Active Plus II Universal SLP	3.90%	4.57%
55	0.23%	Passive Plus III Annuity SLP	4.63%	6.71%
45	0.23%	Passive Plus III Annuity SLP	4.92%	8.05%
25	0.23%	Passive Plus III Annuity SLP	4.92%	8.05%
55	0.23%	Active Plus III Active Retirement SLP	4.84%	7.00%
45	0.23%	Active Plus III Active Retirement SLP	5.05%	7.62%
25	0.23%	Active Plus III Active Retirement SLP	5.05%	7.62%
55	0.23%	Passive Plus V Universal SLP	6.77%	12.88%
45	0.23%	Passive Plus V Universal SLP	7.27%	15.62%
25	0.23%	Passive Plus V Universal SLP	7.27%	15.62%
55	0.23%	MyFolio Managed V Lump Sum SLP	6.69%	11.66%
45	0.23%	MyFolio Managed V Lump Sum SLP	7.31%	14.61%
25	0.23%	MyFolio Managed V Lump Sum SLP	7.31%	14.61%
55	0.23%	MyFolio Market III Active Retirement SLP	5.34%	7.99%

45	0.23%	MyFolio Market III Active Retirement SLP	5.64%	9.28%
25	0.23%	MyFolio Market III Active Retirement SLP	5.64%	9.28%
55	0.23%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.77%	3.56%
45	0.23%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.77%	3.56%
25	0.23%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.77%	3.56%
55	0.23%	Active Plus III Annuity SLP	4.76%	6.41%
45	0.23%	Active Plus III Annuity SLP	5.05%	7.62%
25	0.23%	Active Plus III Annuity SLP	5.05%	7.62%
55	0.23%	MyFolio Market II Lump Sum SLP	4.07%	4.68%
45	0.23%	MyFolio Market II Lump Sum SLP	4.32%	5.65%
25	0.23%	MyFolio Market II Lump Sum SLP	4.32%	5.65%
55	0.23%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.32%	4.69%
45	0.23%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.32%	4.69%
25	0.23%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.32%	4.69%
55	0.23%	MyFolio Managed IV Universal SLP	5.83%	10.75%
45	0.23%	MyFolio Managed IV Universal SLP	6.17%	12.44%
25	0.23%	MyFolio Managed IV Universal SLP	6.17%	12.44%
55	0.23%	MyFolio Market V Annuity SLP	7.74%	12.15%
45	0.23%	MyFolio Market V Annuity SLP	8.18%	14.30%
25	0.23%	MyFolio Market V Annuity SLP	8.18%	14.30%
55	0.23%	Passive Plus II Active Retirement SLP	3.97%	5.24%
45	0.23%	Passive Plus II Active Retirement SLP	3.86%	4.69%
25	0.23%	Passive Plus II Active Retirement SLP	3.86%	4.69%
55	0.23%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.14%	3.18%
45	0.23%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.14%	3.18%
25	0.23%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.14%	3.18%
55	0.23%	MyFolio Managed III Annuity SLP	4.83%	8.11%
45	0.23%	MyFolio Managed III Annuity SLP	5.19%	9.72%
25	0.23%	MyFolio Managed III Annuity SLP	5.19%	9.72%
55	0.23%	Passive Plus II Lump Sum SLP	3.61%	3.39%
45	0.23%	Passive Plus II Lump Sum SLP	3.86%	4.69%
25	0.23%	Passive Plus II Lump Sum SLP	3.86%	4.69%
55	0.23%	Active Plus IV Universal SLP	5.83%	9.38%
45	0.23%	Active Plus IV Universal SLP	6.17%	11.01%
25	0.23%	Active Plus IV Universal SLP	6.17%	11.01%
55	0.23%	Passive Plus V Annuity SLP	6.78%	12.89%
45	0.23%	Passive Plus V Annuity SLP	7.27%	15.62%
25	0.23%	Passive Plus V Annuity SLP	7.27%	15.62%
55	0.23%	Active Plus V Active Retirement SLP	6.82%	11.80%
45	0.23%	Active Plus V Active Retirement SLP	7.18%	13.71%
25	0.23%	Active Plus V Active Retirement SLP	7.18%	13.71%
55	0.23%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.61%	6.60%
45	0.23%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.50%	9.46%
25	0.23%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.50%	9.46%
55	0.23%	MyFolio Market III Universal SLP	5.32%	7.85%
45	0.23%	MyFolio Market III Universal SLP	5.64%	9.28%
25	0.23%	MyFolio Market III Universal SLP	5.64%	9.28%
55	0.23%	Active Plus II Lump Sum SLP	3.67%	3.31%
45	0.23%	Active Plus II Lump Sum SLP	3.90%	4.57%
25	0.23%	Active Plus II Lump Sum SLP	3.90%	4.57%
55	0.23%	MyFolio Market V Active Retirement SLP	7.80%	12.24%
45	0.23%	MyFolio Market V Active Retirement SLP	8.18%	14.30%
25	0.23%	MyFolio Market V Active Retirement SLP	8.18%	14.30%
55	0.23%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.18%	7.26%
45	0.23%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.52%	9.28%
25	0.23%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.52%	9.28%
55	0.23%	Active Plus V Annuity SLP	6.72%	11.43%
45	0.23%	Active Plus V Annuity SLP	7.18%	13.71%
25	0.23%	Active Plus V Annuity SLP	7.18%	13.71%
55	0.23%	MyFolio Market IV Lump Sum SLP	6.41%	9.85%
45	0.23%	MyFolio Market IV Lump Sum SLP	6.82%	12.06%
25	0.23%	MyFolio Market IV Lump Sum SLP	6.82%	12.06%

55	0.23%	Standard Life Balanced Managed Universal Lifestyle Profile	5.61%	6.60%
45	0.23%	Standard Life Balanced Managed Universal Lifestyle Profile	6.50%	9.46%
25	0.23%	Standard Life Balanced Managed Universal Lifestyle Profile	6.50%	9.46%
55	0.23%	Passive Plus II Universal SLP	3.85%	4.67%
45	0.23%	Passive Plus II Universal SLP	3.86%	4.69%
25	0.23%	Passive Plus II Universal SLP	3.86%	4.69%
55	0.23%	MyFolio Managed II Lump Sum SLP	3.55%	4.53%
45	0.23%	MyFolio Managed II Lump Sum SLP	3.81%	5.68%
25	0.23%	MyFolio Managed II Lump Sum SLP	3.81%	5.68%
55	0.23%	Passive Plus IV Active Retirement SLP	5.87%	10.46%
45	0.23%	Passive Plus IV Active Retirement SLP	6.08%	11.92%
25	0.23%	Passive Plus IV Active Retirement SLP	6.08%	11.92%
55	0.23%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.16%	7.10%
45	0.23%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.64%	9.28%
25	0.23%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.64%	9.28%
55	0.23%	MyFolio Managed V Annuity SLP	6.83%	12.38%
45	0.23%	MyFolio Managed V Annuity SLP	7.31%	14.61%
25	0.23%	MyFolio Managed V Annuity SLP	7.31%	14.61%
55	0.23%	Passive Plus IV Lump Sum SLP	5.64%	9.30%
45	0.23%	Passive Plus IV Lump Sum SLP	6.08%	11.92%
25	0.23%	Passive Plus IV Lump Sum SLP	6.08%	11.92%
55	0.23%	Managed Annuity Lifestyle Profile	5.61%	6.60%
45	0.23%	Managed Annuity Lifestyle Profile	6.50%	9.46%
25	0.23%	Managed Annuity Lifestyle Profile	6.50%	9.46%
55	0.23%	MyFolio Market II Annuity SLP	4.32%	5.67%
45	0.23%	MyFolio Market II Annuity SLP	4.32%	5.65%
25	0.23%	MyFolio Market II Annuity SLP	4.32%	5.65%
55	0.23%	MyFolio Managed III Active Retirement SLP	4.88%	8.25%
45	0.23%	MyFolio Managed III Active Retirement SLP	5.19%	9.72%
25	0.23%	MyFolio Managed III Active Retirement SLP	5.19%	9.72%
55	0.23%	Opportunity Universal Lifestyle Profile	8.24%	14.07%
45	0.23%	Opportunity Universal Lifestyle Profile	8.24%	14.07%
25	0.23%	Opportunity Universal Lifestyle Profile	8.24%	14.07%
55	0.23%	MyFolio Market V Universal SLP	7.74%	12.15%
45	0.23%	MyFolio Market V Universal SLP	8.18%	14.30%
25	0.23%	MyFolio Market V Universal SLP	8.18%	14.30%
55	0.23%	Active Plus IV Lump Sum SLP	5.72%	8.61%
45	0.23%	Active Plus IV Lump Sum SLP	6.17%	11.01%
25	0.23%	Active Plus IV Lump Sum SLP	6.17%	11.01%
55	0.23%	AP Drawdown lifestyle	5.43%	7.94%
45	0.23%	AP Drawdown lifestyle	5.92%	10.97%
25	0.23%	AP Drawdown lifestyle	5.92%	10.97%
55	0.18%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	5.21%	9.10%
45	0.18%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.26%	13.94%
25	0.18%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.26%	13.94%
55	0.18%	Passive Plus II Annuity SLP	3.80%	4.64%
45	0.18%	Passive Plus II Annuity SLP	3.80%	4.64%
25	0.18%	Passive Plus II Annuity SLP	3.80%	4.64%
55	0.18%	Active Plus II Active Retirement SLP	3.94%	5.11%
45	0.18%	Active Plus II Active Retirement SLP	3.85%	4.52%
25	0.18%	Active Plus II Active Retirement SLP	3.85%	4.52%
55	0.18%	Standard Life Opportunity II Universal Lifestyle Profile	3.06%	14.53%
45	0.18%	Standard Life Opportunity II Universal Lifestyle Profile	3.06%	14.53%
25	0.18%	Standard Life Opportunity II Universal Lifestyle Profile	3.06%	14.53%
55	0.18%	Passive Plus IV Universal SLP	5.70%	10.05%
45	0.18%	Passive Plus IV Universal SLP	6.03%	11.87%
25	0.18%	Passive Plus IV Universal SLP	6.03%	11.87%
55	0.18%	MyFolio Managed IV Lump Sum SLP	5.64%	9.97%
45	0.18%	MyFolio Managed IV Lump Sum SLP	6.11%	12.38%
25	0.18%	MyFolio Managed IV Lump Sum SLP	6.11%	12.38%
55	0.18%	MyFolio Market II Active Retirement SLP	4.28%	5.76%
45	0.18%	MyFolio Market II Active Retirement SLP	4.27%	5.60%

25	0.18%	MyFolio Market II Active Retirement SLP	4.27%	5.60%
55	0.18%	Standard Life MyFolio Market V Universal Lifestyle Profile	6.68%	9.06%
45	0.18%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.13%	14.24%
25	0.18%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.13%	14.24%
55	0.18%	Active Plus II Annuity SLP	3.85%	4.52%
45	0.18%	Active Plus II Annuity SLP	3.85%	4.52%
25	0.18%	Active Plus II Annuity SLP	3.85%	4.52%
55	0.18%	MyFolio Market I Lump Sum SLP	3.09%	3.12%
45	0.18%	MyFolio Market I Lump Sum SLP	3.09%	3.12%
25	0.18%	MyFolio Market I Lump Sum SLP	3.09%	3.12%
55	0.18%	Standard Life Balanced Managed I Universal Lifestyle Profile	5.56%	6.55%
45	0.18%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.45%	9.41%
25	0.18%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.45%	9.41%
55	0.18%	MyFolio Managed III Universal SLP	4.78%	8.06%
45	0.18%	MyFolio Managed III Universal SLP	5.14%	9.67%
25	0.18%	MyFolio Managed III Universal SLP	5.14%	9.67%
55	0.18%	MyFolio Market IV Annuity SLP	6.48%	10.41%
45	0.18%	MyFolio Market IV Annuity SLP	6.76%	12.01%
25	0.18%	MyFolio Market IV Annuity SLP	6.76%	12.01%
55	0.18%	MyFolio Managed V Active Retirement SLP	6.81%	12.41%
45	0.18%	MyFolio Managed V Active Retirement SLP	7.26%	14.55%
25	0.18%	MyFolio Managed V Active Retirement SLP	7.26%	14.55%
55	0.18%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.19%	8.33%
45	0.18%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.11%	12.38%
25	0.18%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.11%	12.38%
55	0.18%	MyFolio Managed II Annuity SLP	3.76%	5.64%
45	0.18%	MyFolio Managed II Annuity SLP	3.76%	5.63%
25	0.18%	MyFolio Managed II Annuity SLP	3.76%	5.63%
55	0.18%	Passive Plus I Lump Sum SLP	2.80%	1.39%
45	0.18%	Passive Plus I Lump Sum SLP	2.80%	1.39%
25	0.18%	Passive Plus I Lump Sum SLP	2.80%	1.39%
55	0.18%	Active Plus III Universal SLP	4.70%	6.32%
45	0.18%	Active Plus III Universal SLP	5.00%	7.57%
25	0.18%	Active Plus III Universal SLP	5.00%	7.57%
55	0.18%	Passive Plus IV Annuity SLP	5.70%	10.06%
45	0.18%	Passive Plus IV Annuity SLP	6.03%	11.87%
25	0.18%	Passive Plus IV Annuity SLP	6.03%	11.87%
55	0.18%	Active Plus IV Active Retirement SLP	5.89%	9.71%
45	0.18%	Active Plus IV Active Retirement SLP	6.11%	10.95%
25	0.18%	Active Plus IV Active Retirement SLP	6.11%	10.95%
55	0.18%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.52%	16.26%
45	0.18%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.52%	16.26%
25	0.18%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.52%	16.26%
55	0.18%	MyFolio Market II Universal SLP	4.27%	5.62%
45	0.18%	MyFolio Market II Universal SLP	4.27%	5.60%
25	0.18%	MyFolio Market II Universal SLP	4.27%	5.60%
55	0.18%	Active Plus I Lump Sum SLP	2.87%	1.41%
45	0.18%	Active Plus I Lump Sum SLP	2.87%	1.41%
25	0.18%	Active Plus I Lump Sum SLP	2.87%	1.41%
55	0.18%	MyFolio Market IV Active Retirement SLP	6.53%	10.50%
45	0.18%	MyFolio Market IV Active Retirement SLP	6.76%	12.01%
25	0.18%	MyFolio Market IV Active Retirement SLP	6.76%	12.01%
55	0.18%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.62%	5.86%
45	0.18%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.62%	5.86%
25	0.18%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.62%	5.86%
55	0.18%	Active Plus IV Annuity SLP	5.78%	9.35%
45	0.18%	Active Plus IV Annuity SLP	6.11%	10.95%
25	0.18%	Active Plus IV Annuity SLP	6.11%	10.95%
55	0.18%	MyFolio Market III Lump Sum SLP	5.02%	6.80%
45	0.18%	MyFolio Market III Lump Sum SLP	5.59%	9.23%
25	0.18%	MyFolio Market III Lump Sum SLP	5.59%	9.23%
55	0.18%	Standard Life Opportunity Universal Lifestyle Profile	8.18%	14.01%

45	0.18%	Standard Life Opportunity Universal Lifestyle Profile	8.18%	14.01%
25	0.18%	Standard Life Opportunity Universal Lifestyle Profile	8.18%	14.01%
55	0.18%	MyFolio Managed V Universal SLP	6.78%	12.33%
45	0.18%	MyFolio Managed V Universal SLP	7.26%	14.55%
25	0.18%	MyFolio Managed V Universal SLP	7.26%	14.55%
55	0.18%	MyFolio Managed I Lump Sum SLP	2.72%	2.75%
45	0.18%	MyFolio Managed I Lump Sum SLP	2.72%	2.75%
25	0.18%	MyFolio Managed I Lump Sum SLP	2.72%	2.75%
55	0.18%	Passive Plus III Active Retirement SLP	4.69%	7.20%
45	0.18%	Passive Plus III Active Retirement SLP	4.87%	7.99%
25	0.18%	Passive Plus III Active Retirement SLP	4.87%	7.99%
55	0.18%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.27%	5.60%
45	0.18%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.27%	5.60%
25	0.18%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.27%	5.60%
55	0.18%	MyFolio Managed IV Annuity SLP	5.78%	10.70%
45	0.18%	MyFolio Managed IV Annuity SLP	6.11%	12.38%
25	0.18%	MyFolio Managed IV Annuity SLP	6.11%	12.38%
55	0.18%	Passive Plus III Lump Sum SLP	4.35%	5.35%
45	0.18%	Passive Plus III Lump Sum SLP	4.87%	7.99%
25	0.18%	Passive Plus III Lump Sum SLP	4.87%	7.99%
55	0.18%	Active Plus V Universal SLP	6.66%	11.35%
45	0.18%	Active Plus V Universal SLP	7.13%	13.65%
25	0.18%	Active Plus V Universal SLP	7.13%	13.65%
55	0.18%	MyFolio Market I Annuity SLP	3.09%	3.12%
45	0.18%	MyFolio Market I Annuity SLP	3.09%	3.12%
25	0.18%	MyFolio Market I Annuity SLP	3.09%	3.12%
55	0.18%	MyFolio Managed II Active Retirement SLP	3.82%	5.78%
45	0.18%	MyFolio Managed II Active Retirement SLP	3.76%	5.63%
25	0.18%	MyFolio Managed II Active Retirement SLP	3.76%	5.63%
55	0.18%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.26%	4.64%
45	0.18%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.26%	4.64%
25	0.18%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.26%	4.64%
55	0.18%	MyFolio Market IV Universal SLP	6.48%	10.41%
45	0.18%	MyFolio Market IV Universal SLP	6.76%	12.01%
25	0.18%	MyFolio Market IV Universal SLP	6.76%	12.01%
55	0.18%	Active Plus III Lump Sum SLP	4.47%	5.09%
45	0.18%	Active Plus III Lump Sum SLP	5.00%	7.57%
25	0.18%	Active Plus III Lump Sum SLP	5.00%	7.57%
55	0.18%	AP Cash lifestyle	5.03%	5.74%
45	0.18%	AP Cash lifestyle	5.86%	10.91%
25	0.18%	AP Cash lifestyle	5.86%	10.91%
55	0.18%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	4.74%	8.24%
45	0.18%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.43%	11.80%
25	0.18%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.43%	11.80%
55	0.18%	Passive Plus I Annuity SLP	2.80%	1.39%
45	0.18%	Passive Plus I Annuity SLP	2.80%	1.39%
25	0.18%	Passive Plus I Annuity SLP	2.80%	1.39%
55	0.18%	MyFolio Market V Lump Sum SLP	7.57%	11.47%
45	0.18%	MyFolio Market V Lump Sum SLP	8.13%	14.24%
25	0.18%	MyFolio Market V Lump Sum SLP	8.13%	14.24%
55	0.18%	Standard Life Cautious Managed Universal Lifestyle Profile	4.26%	4.64%
45	0.18%	Standard Life Cautious Managed Universal Lifestyle Profile	4.26%	4.64%
25	0.18%	Standard Life Cautious Managed Universal Lifestyle Profile	4.26%	4.64%
55	0.18%	Passive Plus III Universal SLP	4.58%	6.64%
45	0.18%	Passive Plus III Universal SLP	4.87%	7.99%
25	0.18%	Passive Plus III Universal SLP	4.87%	7.99%
55	0.18%	MyFolio Managed III Lump Sum SLP	4.52%	6.90%
45	0.18%	MyFolio Managed III Lump Sum SLP	5.14%	9.67%
25	0.18%	MyFolio Managed III Lump Sum SLP	5.14%	9.67%
55	0.18%	Passive Plus V Active Retirement SLP	6.83%	13.17%
45	0.18%	Passive Plus V Active Retirement SLP	7.22%	15.56%
25	0.18%	Passive Plus V Active Retirement SLP	7.22%	15.56%

55	0.18%	Standard Life MyFolio Market IV Universal Lifestyle Profile	5.86%	8.16%
45	0.18%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.76%	12.01%
25	0.18%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.76%	12.01%
55	0.18%	Active Plus I Annuity SLP	2.87%	1.41%
45	0.18%	Active Plus I Annuity SLP	2.87%	1.41%
25	0.18%	Active Plus I Annuity SLP	2.87%	1.41%
55	0.18%	Passive Plus V Lump Sum SLP	6.60%	12.02%
45	0.18%	Passive Plus V Lump Sum SLP	7.22%	15.56%
25	0.18%	Passive Plus V Lump Sum SLP	7.22%	15.56%
55	0.18%	Standard Life Opportunity I Universal Lifestyle Profile	8.18%	14.01%
45	0.18%	Standard Life Opportunity I Universal Lifestyle Profile	8.18%	14.01%
25	0.18%	Standard Life Opportunity I Universal Lifestyle Profile	8.18%	14.01%
55	0.18%	MyFolio Managed II Universal SLP	3.76%	5.64%
45	0.18%	MyFolio Managed II Universal SLP	3.76%	5.63%
25	0.18%	MyFolio Managed II Universal SLP	3.76%	5.63%
55	0.18%	MyFolio Market III Annuity SLP	5.27%	7.79%
45	0.18%	MyFolio Market III Annuity SLP	5.59%	9.23%
25	0.18%	MyFolio Market III Annuity SLP	5.59%	9.23%
55	0.18%	MyFolio Managed IV Active Retirement SLP	5.81%	10.78%
45	0.18%	MyFolio Managed IV Active Retirement SLP	6.11%	12.38%
25	0.18%	MyFolio Managed IV Active Retirement SLP	6.11%	12.38%
55	0.18%	Global Equity (50:50) Index Universal Lifestyle Profile	6.70%	11.32%
45	0.18%	Global Equity (50:50) Index Universal Lifestyle Profile	7.54%	15.83%
25	0.18%	Global Equity (50:50) Index Universal Lifestyle Profile	7.54%	15.83%
55	0.18%	MyFolio Managed I Annuity SLP	2.72%	2.75%
45	0.18%	MyFolio Managed I Annuity SLP	2.72%	2.75%
25	0.18%	MyFolio Managed I Annuity SLP	2.72%	2.75%
55	0.18%	Active Plus V Lump Sum SLP	6.54%	10.58%
45	0.18%	Active Plus V Lump Sum SLP	7.13%	13.65%
25	0.18%	Active Plus V Lump Sum SLP	7.13%	13.65%
55	0.18%	AP Annuity lifestyle	4.99%	5.56%
45	0.18%	AP Annuity lifestyle	5.86%	10.91%
25	0.18%	AP Annuity lifestyle	5.86%	10.91%
55	0.18%	Active Plus II Universal SLP	3.85%	4.49%
45	0.18%	Active Plus II Universal SLP	3.85%	4.52%
25	0.18%	Active Plus II Universal SLP	3.85%	4.52%
55	0.18%	Passive Plus III Annuity SLP	4.58%	6.65%
45	0.18%	Passive Plus III Annuity SLP	4.87%	7.99%
25	0.18%	Passive Plus III Annuity SLP	4.87%	7.99%
55	0.18%	Active Plus III Active Retirement SLP	4.79%	6.94%
45	0.18%	Active Plus III Active Retirement SLP	5.00%	7.57%
25	0.18%	Active Plus III Active Retirement SLP	5.00%	7.57%
55	0.18%	Passive Plus V Universal SLP	6.72%	12.82%
45	0.18%	Passive Plus V Universal SLP	7.22%	15.56%
25	0.18%	Passive Plus V Universal SLP	7.22%	15.56%
55	0.18%	MyFolio Managed V Lump Sum SLP	6.64%	11.60%
45	0.18%	MyFolio Managed V Lump Sum SLP	7.26%	14.55%
25	0.18%	MyFolio Managed V Lump Sum SLP	7.26%	14.55%
55	0.18%	MyFolio Market III Active Retirement SLP	5.28%	7.94%
45	0.18%	MyFolio Market III Active Retirement SLP	5.59%	9.23%
25	0.18%	MyFolio Market III Active Retirement SLP	5.59%	9.23%
55	0.18%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.72%	3.51%
45	0.18%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.72%	3.51%
25	0.18%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.72%	3.51%
55	0.18%	Active Plus III Annuity SLP	4.70%	6.35%
45	0.18%	Active Plus III Annuity SLP	5.00%	7.57%
25	0.18%	Active Plus III Annuity SLP	5.00%	7.57%
55	0.18%	MyFolio Market II Lump Sum SLP	4.02%	4.62%
45	0.18%	MyFolio Market II Lump Sum SLP	4.27%	5.60%
25	0.18%	MyFolio Market II Lump Sum SLP	4.27%	5.60%
55	0.18%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.26%	4.64%
45	0.18%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.26%	4.64%

25	0.18%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.26%	4.64%
55	0.18%	MyFolio Managed IV Universal SLP	5.78%	10.70%
45	0.18%	MyFolio Managed IV Universal SLP	6.11%	12.38%
25	0.18%	MyFolio Managed IV Universal SLP	6.11%	12.38%
55	0.18%	MyFolio Market V Annuity SLP	7.69%	12.09%
45	0.18%	MyFolio Market V Annuity SLP	8.13%	14.24%
25	0.18%	MyFolio Market V Annuity SLP	8.13%	14.24%
55	0.18%	Passive Plus II Active Retirement SLP	3.92%	5.18%
45	0.18%	Passive Plus II Active Retirement SLP	3.80%	4.64%
25	0.18%	Passive Plus II Active Retirement SLP	3.80%	4.64%
55	0.18%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.09%	3.12%
45	0.18%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.09%	3.12%
25	0.18%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.09%	3.12%
55	0.18%	MyFolio Managed III Annuity SLP	4.78%	8.06%
45	0.18%	MyFolio Managed III Annuity SLP	5.14%	9.67%
25	0.18%	MyFolio Managed III Annuity SLP	5.14%	9.67%
55	0.18%	Passive Plus II Lump Sum SLP	3.56%	3.34%
45	0.18%	Passive Plus II Lump Sum SLP	3.80%	4.64%
25	0.18%	Passive Plus II Lump Sum SLP	3.80%	4.64%
55	0.18%	Active Plus IV Universal SLP	5.78%	9.33%
45	0.18%	Active Plus IV Universal SLP	6.11%	10.95%
25	0.18%	Active Plus IV Universal SLP	6.11%	10.95%
55	0.18%	Passive Plus V Annuity SLP	6.72%	12.83%
45	0.18%	Passive Plus V Annuity SLP	7.22%	15.56%
25	0.18%	Passive Plus V Annuity SLP	7.22%	15.56%
55	0.18%	Active Plus V Active Retirement SLP	6.76%	11.74%
45	0.18%	Active Plus V Active Retirement SLP	7.13%	13.65%
25	0.18%	Active Plus V Active Retirement SLP	7.13%	13.65%
55	0.18%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.56%	6.55%
45	0.18%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.45%	9.41%
25	0.18%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.45%	9.41%
55	0.18%	MyFolio Market III Universal SLP	5.27%	7.79%
45	0.18%	MyFolio Market III Universal SLP	5.59%	9.23%
25	0.18%	MyFolio Market III Universal SLP	5.59%	9.23%
55	0.18%	Active Plus II Lump Sum SLP	3.62%	3.26%
45	0.18%	Active Plus II Lump Sum SLP	3.85%	4.52%
25	0.18%	Active Plus II Lump Sum SLP	3.85%	4.52%
55	0.18%	MyFolio Market V Active Retirement SLP	7.74%	12.18%
45	0.18%	MyFolio Market V Active Retirement SLP	8.13%	14.24%
25	0.18%	MyFolio Market V Active Retirement SLP	8.13%	14.24%
55	0.18%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.12%	7.21%
45	0.18%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.47%	9.22%
25	0.18%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.47%	9.22%
55	0.18%	Active Plus V Annuity SLP	6.66%	11.37%
45	0.18%	Active Plus V Annuity SLP	7.13%	13.65%
25	0.18%	Active Plus V Annuity SLP	7.13%	13.65%
55	0.18%	MyFolio Market IV Lump Sum SLP	6.36%	9.79%
45	0.18%	MyFolio Market IV Lump Sum SLP	6.76%	12.01%
25	0.18%	MyFolio Market IV Lump Sum SLP	6.76%	12.01%
55	0.18%	Standard Life Balanced Managed Universal Lifestyle Profile	5.56%	6.55%
45	0.18%	Standard Life Balanced Managed Universal Lifestyle Profile	6.45%	9.41%
25	0.18%	Standard Life Balanced Managed Universal Lifestyle Profile	6.45%	9.41%
55	0.18%	Passive Plus II Universal SLP	3.80%	4.62%
45	0.18%	Passive Plus II Universal SLP	3.80%	4.64%
25	0.18%	Passive Plus II Universal SLP	3.80%	4.64%
55	0.18%	MyFolio Managed II Lump Sum SLP	3.50%	4.47%
45	0.18%	MyFolio Managed II Lump Sum SLP	3.76%	5.63%
25	0.18%	MyFolio Managed II Lump Sum SLP	3.76%	5.63%
55	0.18%	Passive Plus IV Active Retirement SLP	5.81%	10.40%
45	0.18%	Passive Plus IV Active Retirement SLP	6.03%	11.87%
25	0.18%	Passive Plus IV Active Retirement SLP	6.03%	11.87%
55	0.18%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.11%	7.05%

45	0.18%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.59%	9.23%
25	0.18%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.59%	9.23%
55	0.18%	MyFolio Managed V Annuity SLP	6.78%	12.33%
45	0.18%	MyFolio Managed V Annuity SLP	7.26%	14.55%
25	0.18%	MyFolio Managed V Annuity SLP	7.26%	14.55%
55	0.18%	Passive Plus IV Lump Sum SLP	5.58%	9.25%
45	0.18%	Passive Plus IV Lump Sum SLP	6.03%	11.87%
25	0.18%	Passive Plus IV Lump Sum SLP	6.03%	11.87%
55	0.18%	Managed Annuity Lifestyle Profile	5.56%	6.55%
45	0.18%	Managed Annuity Lifestyle Profile	6.45%	9.41%
25	0.18%	Managed Annuity Lifestyle Profile	6.45%	9.41%
55	0.18%	MyFolio Market II Annuity SLP	4.27%	5.61%
45	0.18%	MyFolio Market II Annuity SLP	4.27%	5.60%
25	0.18%	MyFolio Market II Annuity SLP	4.27%	5.60%
55	0.18%	MyFolio Managed III Active Retirement SLP	4.83%	8.20%
45	0.18%	MyFolio Managed III Active Retirement SLP	5.14%	9.67%
25	0.18%	MyFolio Managed III Active Retirement SLP	5.14%	9.67%
55	0.18%	Opportunity Universal Lifestyle Profile	8.18%	14.01%
45	0.18%	Opportunity Universal Lifestyle Profile	8.18%	14.01%
25	0.18%	Opportunity Universal Lifestyle Profile	8.18%	14.01%
55	0.18%	MyFolio Market V Universal SLP	7.69%	12.09%
45	0.18%	MyFolio Market V Universal SLP	8.13%	14.24%
25	0.18%	MyFolio Market V Universal SLP	8.13%	14.24%
55	0.18%	Active Plus IV Lump Sum SLP	5.66%	8.56%
45	0.18%	Active Plus IV Lump Sum SLP	6.11%	10.95%
25	0.18%	Active Plus IV Lump Sum SLP	6.11%	10.95%
55	0.18%	AP Drawdown lifestyle	5.38%	7.89%
45	0.18%	AP Drawdown lifestyle	5.86%	10.91%
25	0.18%	AP Drawdown lifestyle	5.86%	10.91%
55	0.06%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	5.08%	8.97%
45	0.06%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.14%	13.81%
25	0.06%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.14%	13.81%
55	0.06%	Passive Plus II Annuity SLP	3.68%	4.51%
45	0.06%	Passive Plus II Annuity SLP	3.68%	4.51%
25	0.06%	Passive Plus II Annuity SLP	3.68%	4.51%
55	0.06%	Active Plus II Active Retirement SLP	3.82%	4.99%
45	0.06%	Active Plus II Active Retirement SLP	3.73%	4.39%
25	0.06%	Active Plus II Active Retirement SLP	3.73%	4.39%
55	0.06%	Standard Life Opportunity II Universal Lifestyle Profile	2.93%	14.39%
45	0.06%	Standard Life Opportunity II Universal Lifestyle Profile	2.93%	14.39%
25	0.06%	Standard Life Opportunity II Universal Lifestyle Profile	2.93%	14.39%
55	0.06%	Passive Plus IV Universal SLP	5.57%	9.92%
45	0.06%	Passive Plus IV Universal SLP	5.90%	11.73%
25	0.06%	Passive Plus IV Universal SLP	5.90%	11.73%
55	0.06%	MyFolio Managed IV Lump Sum SLP	5.51%	9.84%
45	0.06%	MyFolio Managed IV Lump Sum SLP	5.99%	12.25%
25	0.06%	MyFolio Managed IV Lump Sum SLP	5.99%	12.25%
55	0.06%	MyFolio Market II Active Retirement SLP	4.16%	5.63%
45	0.06%	MyFolio Market II Active Retirement SLP	4.14%	5.47%
25	0.06%	MyFolio Market II Active Retirement SLP	4.14%	5.47%
55	0.06%	Standard Life MyFolio Market V Universal Lifestyle Profile	6.55%	8.93%
45	0.06%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.00%	14.11%
25	0.06%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.00%	14.11%
55	0.06%	Active Plus II Annuity SLP	3.73%	4.40%
45	0.06%	Active Plus II Annuity SLP	3.73%	4.39%
25	0.06%	Active Plus II Annuity SLP	3.73%	4.39%
55	0.06%	MyFolio Market I Lump Sum SLP	2.96%	3.00%
45	0.06%	MyFolio Market I Lump Sum SLP	2.96%	3.00%
25	0.06%	MyFolio Market I Lump Sum SLP	2.96%	3.00%
55	0.06%	Standard Life Balanced Managed I Universal Lifestyle Profile	5.43%	6.42%
45	0.06%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.32%	9.28%
25	0.06%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.32%	9.28%

55	0.06%	MyFolio Managed III Universal SLP	4.65%	7.93%
45	0.06%	MyFolio Managed III Universal SLP	5.01%	9.54%
25	0.06%	MyFolio Managed III Universal SLP	5.01%	9.54%
55	0.06%	MyFolio Market IV Annuity SLP	6.35%	10.28%
45	0.06%	MyFolio Market IV Annuity SLP	6.64%	11.87%
25	0.06%	MyFolio Market IV Annuity SLP	6.64%	11.87%
55	0.06%	MyFolio Managed V Active Retirement SLP	6.68%	12.28%
45	0.06%	MyFolio Managed V Active Retirement SLP	7.13%	14.41%
25	0.06%	MyFolio Managed V Active Retirement SLP	7.13%	14.41%
55	0.06%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.07%	8.20%
45	0.06%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.99%	12.25%
25	0.06%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.99%	12.25%
55	0.06%	MyFolio Managed II Annuity SLP	3.64%	5.51%
45	0.06%	MyFolio Managed II Annuity SLP	3.64%	5.50%
25	0.06%	MyFolio Managed II Annuity SLP	3.64%	5.50%
55	0.06%	Passive Plus I Lump Sum SLP	2.68%	1.27%
45	0.06%	Passive Plus I Lump Sum SLP	2.68%	1.27%
25	0.06%	Passive Plus I Lump Sum SLP	2.68%	1.27%
55	0.06%	Active Plus III Universal SLP	4.57%	6.19%
45	0.06%	Active Plus III Universal SLP	4.87%	7.44%
25	0.06%	Active Plus III Universal SLP	4.87%	7.44%
55	0.06%	Passive Plus IV Annuity SLP	5.58%	9.93%
45	0.06%	Passive Plus IV Annuity SLP	5.90%	11.73%
25	0.06%	Passive Plus IV Annuity SLP	5.90%	11.73%
55	0.06%	Active Plus IV Active Retirement SLP	5.76%	9.58%
45	0.06%	Active Plus IV Active Retirement SLP	5.99%	10.82%
25	0.06%	Active Plus IV Active Retirement SLP	5.99%	10.82%
55	0.06%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.39%	16.13%
45	0.06%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.39%	16.13%
25	0.06%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.39%	16.13%
55	0.06%	MyFolio Market II Universal SLP	4.15%	5.49%
45	0.06%	MyFolio Market II Universal SLP	4.14%	5.47%
25	0.06%	MyFolio Market II Universal SLP	4.14%	5.47%
55	0.06%	Active Plus I Lump Sum SLP	2.74%	1.29%
45	0.06%	Active Plus I Lump Sum SLP	2.74%	1.29%
25	0.06%	Active Plus I Lump Sum SLP	2.74%	1.29%
55	0.06%	MyFolio Market IV Active Retirement SLP	6.40%	10.37%
45	0.06%	MyFolio Market IV Active Retirement SLP	6.64%	11.87%
25	0.06%	MyFolio Market IV Active Retirement SLP	6.64%	11.87%
55	0.06%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.49%	5.74%
45	0.06%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.49%	5.74%
25	0.06%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.49%	5.74%
55	0.06%	Active Plus IV Annuity SLP	5.66%	9.22%
45	0.06%	Active Plus IV Annuity SLP	5.99%	10.82%
25	0.06%	Active Plus IV Annuity SLP	5.99%	10.82%
55	0.06%	MyFolio Market III Lump Sum SLP	4.90%	6.67%
45	0.06%	MyFolio Market III Lump Sum SLP	5.46%	9.09%
25	0.06%	MyFolio Market III Lump Sum SLP	5.46%	9.09%
55	0.06%	Standard Life Opportunity Universal Lifestyle Profile	8.05%	13.88%
45	0.06%	Standard Life Opportunity Universal Lifestyle Profile	8.05%	13.88%
25	0.06%	Standard Life Opportunity Universal Lifestyle Profile	8.05%	13.88%
55	0.06%	MyFolio Managed V Universal SLP	6.65%	12.19%
45	0.06%	MyFolio Managed V Universal SLP	7.13%	14.41%
25	0.06%	MyFolio Managed V Universal SLP	7.13%	14.41%
55	0.06%	MyFolio Managed I Lump Sum SLP	2.59%	2.62%
45	0.06%	MyFolio Managed I Lump Sum SLP	2.59%	2.62%
25	0.06%	MyFolio Managed I Lump Sum SLP	2.59%	2.62%
55	0.06%	Passive Plus III Active Retirement SLP	4.57%	7.07%
45	0.06%	Passive Plus III Active Retirement SLP	4.74%	7.86%
25	0.06%	Passive Plus III Active Retirement SLP	4.74%	7.86%
55	0.06%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.14%	5.47%
45	0.06%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.14%	5.47%

25	0.06%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.14%	5.47%
55	0.06%	MyFolio Managed IV Annuity SLP	5.65%	10.56%
45	0.06%	MyFolio Managed IV Annuity SLP	5.99%	12.25%
25	0.06%	MyFolio Managed IV Annuity SLP	5.99%	12.25%
55	0.06%	Passive Plus III Lump Sum SLP	4.22%	5.22%
45	0.06%	Passive Plus III Lump Sum SLP	4.74%	7.86%
25	0.06%	Passive Plus III Lump Sum SLP	4.74%	7.86%
55	0.06%	Active Plus V Universal SLP	6.53%	11.22%
45	0.06%	Active Plus V Universal SLP	7.00%	13.52%
25	0.06%	Active Plus V Universal SLP	7.00%	13.52%
55	0.06%	MyFolio Market I Annuity SLP	2.96%	3.00%
45	0.06%	MyFolio Market I Annuity SLP	2.96%	3.00%
25	0.06%	MyFolio Market I Annuity SLP	2.96%	3.00%
55	0.06%	MyFolio Managed II Active Retirement SLP	3.69%	5.65%
45	0.06%	MyFolio Managed II Active Retirement SLP	3.64%	5.50%
25	0.06%	MyFolio Managed II Active Retirement SLP	3.64%	5.50%
55	0.06%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.14%	4.52%
45	0.06%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.14%	4.52%
25	0.06%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.14%	4.52%
55	0.06%	MyFolio Market IV Universal SLP	6.35%	10.28%
45	0.06%	MyFolio Market IV Universal SLP	6.64%	11.87%
25	0.06%	MyFolio Market IV Universal SLP	6.64%	11.87%
55	0.06%	Active Plus III Lump Sum SLP	4.35%	4.97%
45	0.06%	Active Plus III Lump Sum SLP	4.87%	7.44%
25	0.06%	Active Plus III Lump Sum SLP	4.87%	7.44%
55	0.06%	AP Cash lifestyle	4.90%	5.62%
45	0.06%	AP Cash lifestyle	5.74%	10.78%
25	0.06%	AP Cash lifestyle	5.74%	10.78%
55	0.06%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	4.61%	8.11%
45	0.06%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.31%	11.67%
25	0.06%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.31%	11.67%
55	0.06%	Passive Plus I Annuity SLP	2.68%	1.27%
45	0.06%	Passive Plus I Annuity SLP	2.68%	1.27%
25	0.06%	Passive Plus I Annuity SLP	2.68%	1.27%
55	0.06%	MyFolio Market V Lump Sum SLP	7.45%	11.34%
45	0.06%	MyFolio Market V Lump Sum SLP	8.00%	14.11%
25	0.06%	MyFolio Market V Lump Sum SLP	8.00%	14.11%
55	0.06%	Standard Life Cautious Managed Universal Lifestyle Profile	4.14%	4.52%
45	0.06%	Standard Life Cautious Managed Universal Lifestyle Profile	4.14%	4.52%
25	0.06%	Standard Life Cautious Managed Universal Lifestyle Profile	4.14%	4.52%
55	0.06%	Passive Plus III Universal SLP	4.45%	6.51%
45	0.06%	Passive Plus III Universal SLP	4.74%	7.86%
25	0.06%	Passive Plus III Universal SLP	4.74%	7.86%
55	0.06%	MyFolio Managed III Lump Sum SLP	4.39%	6.77%
45	0.06%	MyFolio Managed III Lump Sum SLP	5.01%	9.54%
25	0.06%	MyFolio Managed III Lump Sum SLP	5.01%	9.54%
55	0.06%	Passive Plus V Active Retirement SLP	6.70%	13.04%
45	0.06%	Passive Plus V Active Retirement SLP	7.09%	15.43%
25	0.06%	Passive Plus V Active Retirement SLP	7.09%	15.43%
55	0.06%	Standard Life MyFolio Market IV Universal Lifestyle Profile	5.73%	8.03%
45	0.06%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.64%	11.87%
25	0.06%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.64%	11.87%
55	0.06%	Active Plus I Annuity SLP	2.74%	1.29%
45	0.06%	Active Plus I Annuity SLP	2.74%	1.29%
25	0.06%	Active Plus I Annuity SLP	2.74%	1.29%
55	0.06%	Passive Plus V Lump Sum SLP	6.48%	11.89%
45	0.06%	Passive Plus V Lump Sum SLP	7.09%	15.43%
25	0.06%	Passive Plus V Lump Sum SLP	7.09%	15.43%
55	0.06%	Standard Life Opportunity I Universal Lifestyle Profile	8.05%	13.88%
45	0.06%	Standard Life Opportunity I Universal Lifestyle Profile	8.05%	13.88%
25	0.06%	Standard Life Opportunity I Universal Lifestyle Profile	8.05%	13.88%
55	0.06%	MyFolio Managed II Universal SLP	3.64%	5.51%

45	0.06%	MyFolio Managed II Universal SLP	3.64%	5.50%
25	0.06%	MyFolio Managed II Universal SLP	3.64%	5.50%
55	0.06%	MyFolio Market III Annuity SLP	5.14%	7.66%
45	0.06%	MyFolio Market III Annuity SLP	5.46%	9.09%
25	0.06%	MyFolio Market III Annuity SLP	5.46%	9.09%
55	0.06%	MyFolio Managed IV Active Retirement SLP	5.68%	10.65%
45	0.06%	MyFolio Managed IV Active Retirement SLP	5.99%	12.25%
25	0.06%	MyFolio Managed IV Active Retirement SLP	5.99%	12.25%
55	0.06%	Global Equity (50:50) Index Universal Lifestyle Profile	6.57%	11.18%
45	0.06%	Global Equity (50:50) Index Universal Lifestyle Profile	7.41%	15.69%
25	0.06%	Global Equity (50:50) Index Universal Lifestyle Profile	7.41%	15.69%
55	0.06%	MyFolio Managed I Annuity SLP	2.59%	2.62%
45	0.06%	MyFolio Managed I Annuity SLP	2.59%	2.62%
25	0.06%	MyFolio Managed I Annuity SLP	2.59%	2.62%
55	0.06%	Active Plus V Lump Sum SLP	6.42%	10.45%
45	0.06%	Active Plus V Lump Sum SLP	7.00%	13.52%
25	0.06%	Active Plus V Lump Sum SLP	7.00%	13.52%
55	0.06%	AP Annuity lifestyle	4.87%	5.44%
45	0.06%	AP Annuity lifestyle	5.74%	10.78%
25	0.06%	AP Annuity lifestyle	5.74%	10.78%
55	0.06%	Active Plus II Universal SLP	3.73%	4.37%
45	0.06%	Active Plus II Universal SLP	3.73%	4.39%
25	0.06%	Active Plus II Universal SLP	3.73%	4.39%
55	0.06%	Passive Plus III Annuity SLP	4.46%	6.53%
45	0.06%	Passive Plus III Annuity SLP	4.74%	7.86%
25	0.06%	Passive Plus III Annuity SLP	4.74%	7.86%
55	0.06%	Active Plus III Active Retirement SLP	4.67%	6.81%
45	0.06%	Active Plus III Active Retirement SLP	4.87%	7.44%
25	0.06%	Active Plus III Active Retirement SLP	4.87%	7.44%
55	0.06%	Passive Plus V Universal SLP	6.59%	12.69%
45	0.06%	Passive Plus V Universal SLP	7.09%	15.43%
25	0.06%	Passive Plus V Universal SLP	7.09%	15.43%
55	0.06%	MyFolio Managed V Lump Sum SLP	6.51%	11.47%
45	0.06%	MyFolio Managed V Lump Sum SLP	7.13%	14.41%
25	0.06%	MyFolio Managed V Lump Sum SLP	7.13%	14.41%
55	0.06%	MyFolio Market III Active Retirement SLP	5.16%	7.81%
45	0.06%	MyFolio Market III Active Retirement SLP	5.46%	9.09%
25	0.06%	MyFolio Market III Active Retirement SLP	5.46%	9.09%
55	0.06%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.60%	3.39%
45	0.06%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.60%	3.39%
25	0.06%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.60%	3.39%
55	0.06%	Active Plus III Annuity SLP	4.58%	6.23%
45	0.06%	Active Plus III Annuity SLP	4.87%	7.44%
25	0.06%	Active Plus III Annuity SLP	4.87%	7.44%
55	0.06%	MyFolio Market II Lump Sum SLP	3.89%	4.50%
45	0.06%	MyFolio Market II Lump Sum SLP	4.14%	5.47%
25	0.06%	MyFolio Market II Lump Sum SLP	4.14%	5.47%
55	0.06%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.14%	4.52%
45	0.06%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.14%	4.52%
25	0.06%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.14%	4.52%
55	0.06%	MyFolio Managed IV Universal SLP	5.65%	10.56%
45	0.06%	MyFolio Managed IV Universal SLP	5.99%	12.25%
25	0.06%	MyFolio Managed IV Universal SLP	5.99%	12.25%
55	0.06%	MyFolio Market V Annuity SLP	7.56%	11.96%
45	0.06%	MyFolio Market V Annuity SLP	8.00%	14.11%
25	0.06%	MyFolio Market V Annuity SLP	8.00%	14.11%
55	0.06%	Passive Plus II Active Retirement SLP	3.79%	5.06%
45	0.06%	Passive Plus II Active Retirement SLP	3.68%	4.51%
25	0.06%	Passive Plus II Active Retirement SLP	3.68%	4.51%
55	0.06%	Standard Life MyFolio Market I Universal Lifestyle Profile	2.96%	3.00%
45	0.06%	Standard Life MyFolio Market I Universal Lifestyle Profile	2.96%	3.00%
25	0.06%	Standard Life MyFolio Market I Universal Lifestyle Profile	2.96%	3.00%

55	0.06%	MyFolio Managed III Annuity SLP	4.65%	7.93%
45	0.06%	MyFolio Managed III Annuity SLP	5.01%	9.54%
25	0.06%	MyFolio Managed III Annuity SLP	5.01%	9.54%
55	0.06%	Passive Plus II Lump Sum SLP	3.44%	3.21%
45	0.06%	Passive Plus II Lump Sum SLP	3.68%	4.51%
25	0.06%	Passive Plus II Lump Sum SLP	3.68%	4.51%
55	0.06%	Active Plus IV Universal SLP	5.65%	9.20%
45	0.06%	Active Plus IV Universal SLP	5.99%	10.82%
25	0.06%	Active Plus IV Universal SLP	5.99%	10.82%
55	0.06%	Passive Plus V Annuity SLP	6.59%	12.70%
45	0.06%	Passive Plus V Annuity SLP	7.09%	15.43%
25	0.06%	Passive Plus V Annuity SLP	7.09%	15.43%
55	0.06%	Active Plus V Active Retirement SLP	6.64%	11.61%
45	0.06%	Active Plus V Active Retirement SLP	7.00%	13.52%
25	0.06%	Active Plus V Active Retirement SLP	7.00%	13.52%
55	0.06%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.43%	6.42%
45	0.06%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.32%	9.28%
25	0.06%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.32%	9.28%
55	0.06%	MyFolio Market III Universal SLP	5.14%	7.66%
45	0.06%	MyFolio Market III Universal SLP	5.46%	9.09%
25	0.06%	MyFolio Market III Universal SLP	5.46%	9.09%
55	0.06%	Active Plus II Lump Sum SLP	3.49%	3.14%
45	0.06%	Active Plus II Lump Sum SLP	3.73%	4.39%
25	0.06%	Active Plus II Lump Sum SLP	3.73%	4.39%
55	0.06%	MyFolio Market V Active Retirement SLP	7.61%	12.05%
45	0.06%	MyFolio Market V Active Retirement SLP	8.00%	14.11%
25	0.06%	MyFolio Market V Active Retirement SLP	8.00%	14.11%
55	0.06%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.00%	7.08%
45	0.06%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.34%	9.09%
25	0.06%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.34%	9.09%
55	0.06%	Active Plus V Annuity SLP	6.53%	11.24%
45	0.06%	Active Plus V Annuity SLP	7.00%	13.52%
25	0.06%	Active Plus V Annuity SLP	7.00%	13.52%
55	0.06%	MyFolio Market IV Lump Sum SLP	6.23%	9.66%
45	0.06%	MyFolio Market IV Lump Sum SLP	6.64%	11.87%
25	0.06%	MyFolio Market IV Lump Sum SLP	6.64%	11.87%
55	0.06%	Standard Life Balanced Managed Universal Lifestyle Profile	5.43%	6.42%
45	0.06%	Standard Life Balanced Managed Universal Lifestyle Profile	6.32%	9.28%
25	0.06%	Standard Life Balanced Managed Universal Lifestyle Profile	6.32%	9.28%
55	0.06%	Passive Plus II Universal SLP	3.68%	4.50%
45	0.06%	Passive Plus II Universal SLP	3.68%	4.51%
25	0.06%	Passive Plus II Universal SLP	3.68%	4.51%
55	0.06%	MyFolio Managed II Lump Sum SLP	3.37%	4.35%
45	0.06%	MyFolio Managed II Lump Sum SLP	3.64%	5.50%
25	0.06%	MyFolio Managed II Lump Sum SLP	3.64%	5.50%
55	0.06%	Passive Plus IV Active Retirement SLP	5.69%	10.27%
45	0.06%	Passive Plus IV Active Retirement SLP	5.90%	11.73%
25	0.06%	Passive Plus IV Active Retirement SLP	5.90%	11.73%
55	0.06%	Standard Life MyFolio Market III Universal Lifestyle Profile	4.98%	6.92%
45	0.06%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.46%	9.09%
25	0.06%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.46%	9.09%
55	0.06%	MyFolio Managed V Annuity SLP	6.65%	12.19%
45	0.06%	MyFolio Managed V Annuity SLP	7.13%	14.41%
25	0.06%	MyFolio Managed V Annuity SLP	7.13%	14.41%
55	0.06%	Passive Plus IV Lump Sum SLP	5.46%	9.12%
45	0.06%	Passive Plus IV Lump Sum SLP	5.90%	11.73%
25	0.06%	Passive Plus IV Lump Sum SLP	5.90%	11.73%
55	0.06%	Managed Annuity Lifestyle Profile	5.43%	6.42%
45	0.06%	Managed Annuity Lifestyle Profile	6.32%	9.28%
25	0.06%	Managed Annuity Lifestyle Profile	6.32%	9.28%
55	0.06%	MyFolio Market II Annuity SLP	4.14%	5.49%
45	0.06%	MyFolio Market II Annuity SLP	4.14%	5.47%

25	0.06%	MyFolio Market II Annuity SLP	4.14%	5.47%
55	0.06%	MyFolio Managed III Active Retirement SLP	4.70%	8.07%
45	0.06%	MyFolio Managed III Active Retirement SLP	5.01%	9.54%
25	0.06%	MyFolio Managed III Active Retirement SLP	5.01%	9.54%
55	0.06%	Opportunity Universal Lifestyle Profile	8.05%	13.88%
45	0.06%	Opportunity Universal Lifestyle Profile	8.05%	13.88%
25	0.06%	Opportunity Universal Lifestyle Profile	8.05%	13.88%
55	0.06%	MyFolio Market V Universal SLP	7.56%	11.96%
45	0.06%	MyFolio Market V Universal SLP	8.00%	14.11%
25	0.06%	MyFolio Market V Universal SLP	8.00%	14.11%
55	0.06%	Active Plus IV Lump Sum SLP	5.54%	8.43%
45	0.06%	Active Plus IV Lump Sum SLP	5.99%	10.82%
25	0.06%	Active Plus IV Lump Sum SLP	5.99%	10.82%
55	0.06%	AP Drawdown lifestyle	5.25%	7.76%
45	0.06%	AP Drawdown lifestyle	5.74%	10.78%
25	0.06%	AP Drawdown lifestyle	5.74%	10.78%
55	0.11%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	5.13%	9.02%
45	0.11%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.19%	13.86%
25	0.11%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.19%	13.86%
55	0.11%	Passive Plus II Annuity SLP	3.73%	4.57%
45	0.11%	Passive Plus II Annuity SLP	3.73%	4.56%
25	0.11%	Passive Plus II Annuity SLP	3.73%	4.56%
55	0.11%	Active Plus II Active Retirement SLP	3.87%	5.04%
45	0.11%	Active Plus II Active Retirement SLP	3.78%	4.44%
25	0.11%	Active Plus II Active Retirement SLP	3.78%	4.44%
55	0.11%	Standard Life Opportunity II Universal Lifestyle Profile	2.98%	14.45%
45	0.11%	Standard Life Opportunity II Universal Lifestyle Profile	2.98%	14.45%
25	0.11%	Standard Life Opportunity II Universal Lifestyle Profile	2.98%	14.45%
55	0.11%	Passive Plus IV Universal SLP	5.63%	9.97%
45	0.11%	Passive Plus IV Universal SLP	5.96%	11.79%
25	0.11%	Passive Plus IV Universal SLP	5.96%	11.79%
55	0.11%	MyFolio Managed IV Lump Sum SLP	5.56%	9.89%
45	0.11%	MyFolio Managed IV Lump Sum SLP	6.04%	12.30%
25	0.11%	MyFolio Managed IV Lump Sum SLP	6.04%	12.30%
55	0.11%	MyFolio Market II Active Retirement SLP	4.21%	5.69%
45	0.11%	MyFolio Market II Active Retirement SLP	4.19%	5.52%
25	0.11%	MyFolio Market II Active Retirement SLP	4.19%	5.52%
55	0.11%	Standard Life MyFolio Market V Universal Lifestyle Profile	6.60%	8.98%
45	0.11%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.05%	14.16%
25	0.11%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.05%	14.16%
55	0.11%	Active Plus II Annuity SLP	3.78%	4.45%
45	0.11%	Active Plus II Annuity SLP	3.78%	4.44%
25	0.11%	Active Plus II Annuity SLP	3.78%	4.44%
55	0.11%	MyFolio Market I Lump Sum SLP	3.01%	3.05%
45	0.11%	MyFolio Market I Lump Sum SLP	3.01%	3.05%
25	0.11%	MyFolio Market I Lump Sum SLP	3.01%	3.05%
55	0.11%	Standard Life Balanced Managed I Universal Lifestyle Profile	5.49%	6.47%
45	0.11%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.37%	9.33%
25	0.11%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.37%	9.33%
55	0.11%	MyFolio Managed III Universal SLP	4.70%	7.98%
45	0.11%	MyFolio Managed III Universal SLP	5.06%	9.59%
25	0.11%	MyFolio Managed III Universal SLP	5.06%	9.59%
55	0.11%	MyFolio Market IV Annuity SLP	6.40%	10.34%
45	0.11%	MyFolio Market IV Annuity SLP	6.69%	11.93%
25	0.11%	MyFolio Market IV Annuity SLP	6.69%	11.93%
55	0.11%	MyFolio Managed V Active Retirement SLP	6.73%	12.33%
45	0.11%	MyFolio Managed V Active Retirement SLP	7.18%	14.47%
25	0.11%	MyFolio Managed V Active Retirement SLP	7.18%	14.47%
55	0.11%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.12%	8.25%
45	0.11%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.04%	12.30%
25	0.11%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.04%	12.30%
55	0.11%	MyFolio Managed II Annuity SLP	3.69%	5.56%

45	0.11%	MyFolio Managed II Annuity SLP	3.69%	5.55%
25	0.11%	MyFolio Managed II Annuity SLP	3.69%	5.55%
55	0.11%	Passive Plus I Lump Sum SLP	2.73%	1.32%
45	0.11%	Passive Plus I Lump Sum SLP	2.73%	1.32%
25	0.11%	Passive Plus I Lump Sum SLP	2.73%	1.32%
55	0.11%	Active Plus III Universal SLP	4.63%	6.25%
45	0.11%	Active Plus III Universal SLP	4.93%	7.49%
25	0.11%	Active Plus III Universal SLP	4.93%	7.49%
55	0.11%	Passive Plus IV Annuity SLP	5.63%	9.98%
45	0.11%	Passive Plus IV Annuity SLP	5.96%	11.79%
25	0.11%	Passive Plus IV Annuity SLP	5.96%	11.79%
55	0.11%	Active Plus IV Active Retirement SLP	5.81%	9.64%
45	0.11%	Active Plus IV Active Retirement SLP	6.04%	10.87%
25	0.11%	Active Plus IV Active Retirement SLP	6.04%	10.87%
55	0.11%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.45%	16.18%
45	0.11%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.45%	16.18%
25	0.11%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.45%	16.18%
55	0.11%	MyFolio Market II Universal SLP	4.20%	5.54%
45	0.11%	MyFolio Market II Universal SLP	4.19%	5.52%
25	0.11%	MyFolio Market II Universal SLP	4.19%	5.52%
55	0.11%	Active Plus I Lump Sum SLP	2.80%	1.34%
45	0.11%	Active Plus I Lump Sum SLP	2.80%	1.34%
25	0.11%	Active Plus I Lump Sum SLP	2.80%	1.34%
55	0.11%	MyFolio Market IV Active Retirement SLP	6.45%	10.43%
45	0.11%	MyFolio Market IV Active Retirement SLP	6.69%	11.93%
25	0.11%	MyFolio Market IV Active Retirement SLP	6.69%	11.93%
55	0.11%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.54%	5.79%
45	0.11%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.54%	5.79%
25	0.11%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.54%	5.79%
55	0.11%	Active Plus IV Annuity SLP	5.71%	9.27%
45	0.11%	Active Plus IV Annuity SLP	6.04%	10.87%
25	0.11%	Active Plus IV Annuity SLP	6.04%	10.87%
55	0.11%	MyFolio Market III Lump Sum SLP	4.95%	6.73%
45	0.11%	MyFolio Market III Lump Sum SLP	5.51%	9.15%
25	0.11%	MyFolio Market III Lump Sum SLP	5.51%	9.15%
55	0.11%	Standard Life Opportunity Universal Lifestyle Profile	8.11%	13.93%
45	0.11%	Standard Life Opportunity Universal Lifestyle Profile	8.11%	13.93%
25	0.11%	Standard Life Opportunity Universal Lifestyle Profile	8.11%	13.93%
55	0.11%	MyFolio Managed V Universal SLP	6.70%	12.25%
45	0.11%	MyFolio Managed V Universal SLP	7.18%	14.47%
25	0.11%	MyFolio Managed V Universal SLP	7.18%	14.47%
55	0.11%	MyFolio Managed I Lump Sum SLP	2.64%	2.68%
45	0.11%	MyFolio Managed I Lump Sum SLP	2.64%	2.68%
25	0.11%	MyFolio Managed I Lump Sum SLP	2.64%	2.68%
55	0.11%	Passive Plus III Active Retirement SLP	4.62%	7.12%
45	0.11%	Passive Plus III Active Retirement SLP	4.79%	7.92%
25	0.11%	Passive Plus III Active Retirement SLP	4.79%	7.92%
55	0.11%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.19%	5.52%
45	0.11%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.19%	5.52%
25	0.11%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.19%	5.52%
55	0.11%	MyFolio Managed IV Annuity SLP	5.71%	10.62%
45	0.11%	MyFolio Managed IV Annuity SLP	6.04%	12.30%
25	0.11%	MyFolio Managed IV Annuity SLP	6.04%	12.30%
55	0.11%	Passive Plus III Lump Sum SLP	4.27%	5.28%
45	0.11%	Passive Plus III Lump Sum SLP	4.79%	7.92%
25	0.11%	Passive Plus III Lump Sum SLP	4.79%	7.92%
55	0.11%	Active Plus V Universal SLP	6.58%	11.28%
45	0.11%	Active Plus V Universal SLP	7.06%	13.57%
25	0.11%	Active Plus V Universal SLP	7.06%	13.57%
55	0.11%	MyFolio Market I Annuity SLP	3.01%	3.05%
45	0.11%	MyFolio Market I Annuity SLP	3.01%	3.05%
25	0.11%	MyFolio Market I Annuity SLP	3.01%	3.05%

55	0.11%	MyFolio Managed II Active Retirement SLP	3.74%	5.70%
45	0.11%	MyFolio Managed II Active Retirement SLP	3.69%	5.55%
25	0.11%	MyFolio Managed II Active Retirement SLP	3.69%	5.55%
55	0.11%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.19%	4.57%
45	0.11%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.19%	4.57%
25	0.11%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.19%	4.57%
55	0.11%	MyFolio Market IV Universal SLP	6.40%	10.34%
45	0.11%	MyFolio Market IV Universal SLP	6.69%	11.93%
25	0.11%	MyFolio Market IV Universal SLP	6.69%	11.93%
55	0.11%	Active Plus III Lump Sum SLP	4.40%	5.02%
45	0.11%	Active Plus III Lump Sum SLP	4.93%	7.49%
25	0.11%	Active Plus III Lump Sum SLP	4.93%	7.49%
55	0.11%	AP Cash lifestyle	4.95%	5.67%
45	0.11%	AP Cash lifestyle	5.79%	10.83%
25	0.11%	AP Cash lifestyle	5.79%	10.83%
55	0.11%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	4.66%	8.16%
45	0.11%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.36%	11.72%
25	0.11%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.36%	11.72%
55	0.11%	Passive Plus I Annuity SLP	2.73%	1.32%
45	0.11%	Passive Plus I Annuity SLP	2.73%	1.32%
25	0.11%	Passive Plus I Annuity SLP	2.73%	1.32%
55	0.11%	MyFolio Market V Lump Sum SLP	7.50%	11.40%
45	0.11%	MyFolio Market V Lump Sum SLP	8.05%	14.16%
25	0.11%	MyFolio Market V Lump Sum SLP	8.05%	14.16%
55	0.11%	Standard Life Cautious Managed Universal Lifestyle Profile	4.19%	4.57%
45	0.11%	Standard Life Cautious Managed Universal Lifestyle Profile	4.19%	4.57%
25	0.11%	Standard Life Cautious Managed Universal Lifestyle Profile	4.19%	4.57%
55	0.11%	Passive Plus III Universal SLP	4.50%	6.56%
45	0.11%	Passive Plus III Universal SLP	4.79%	7.92%
25	0.11%	Passive Plus III Universal SLP	4.79%	7.92%
55	0.11%	MyFolio Managed III Lump Sum SLP	4.44%	6.82%
45	0.11%	MyFolio Managed III Lump Sum SLP	5.06%	9.59%
25	0.11%	MyFolio Managed III Lump Sum SLP	5.06%	9.59%
55	0.11%	Passive Plus V Active Retirement SLP	6.76%	13.10%
45	0.11%	Passive Plus V Active Retirement SLP	7.14%	15.48%
25	0.11%	Passive Plus V Active Retirement SLP	7.14%	15.48%
55	0.11%	Standard Life MyFolio Market IV Universal Lifestyle Profile	5.79%	8.09%
45	0.11%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.69%	11.93%
25	0.11%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.69%	11.93%
55	0.11%	Active Plus I Annuity SLP	2.80%	1.34%
45	0.11%	Active Plus I Annuity SLP	2.80%	1.34%
25	0.11%	Active Plus I Annuity SLP	2.80%	1.34%
55	0.11%	Passive Plus V Lump Sum SLP	6.53%	11.94%
45	0.11%	Passive Plus V Lump Sum SLP	7.14%	15.48%
25	0.11%	Passive Plus V Lump Sum SLP	7.14%	15.48%
55	0.11%	Standard Life Opportunity I Universal Lifestyle Profile	8.11%	13.93%
45	0.11%	Standard Life Opportunity I Universal Lifestyle Profile	8.11%	13.93%
25	0.11%	Standard Life Opportunity I Universal Lifestyle Profile	8.11%	13.93%
55	0.11%	MyFolio Managed II Universal SLP	3.69%	5.56%
45	0.11%	MyFolio Managed II Universal SLP	3.69%	5.55%
25	0.11%	MyFolio Managed II Universal SLP	3.69%	5.55%
55	0.11%	MyFolio Market III Annuity SLP	5.20%	7.71%
45	0.11%	MyFolio Market III Annuity SLP	5.51%	9.15%
25	0.11%	MyFolio Market III Annuity SLP	5.51%	9.15%
55	0.11%	MyFolio Managed IV Active Retirement SLP	5.73%	10.71%
45	0.11%	MyFolio Managed IV Active Retirement SLP	6.04%	12.30%
25	0.11%	MyFolio Managed IV Active Retirement SLP	6.04%	12.30%
55	0.11%	Global Equity (50:50) Index Universal Lifestyle Profile	6.62%	11.24%
45	0.11%	Global Equity (50:50) Index Universal Lifestyle Profile	7.46%	15.75%
25	0.11%	Global Equity (50:50) Index Universal Lifestyle Profile	7.46%	15.75%
55	0.11%	MyFolio Managed I Annuity SLP	2.64%	2.68%
45	0.11%	MyFolio Managed I Annuity SLP	2.64%	2.68%

25	0.11%	MyFolio Managed I Annuity SLP	2.64%	2.68%
55	0.11%	Active Plus V Lump Sum SLP	6.47%	10.51%
45	0.11%	Active Plus V Lump Sum SLP	7.06%	13.57%
25	0.11%	Active Plus V Lump Sum SLP	7.06%	13.57%
55	0.11%	AP Annuity lifestyle	4.92%	5.49%
45	0.11%	AP Annuity lifestyle	5.79%	10.83%
25	0.11%	AP Annuity lifestyle	5.79%	10.83%
55	0.11%	Active Plus II Universal SLP	3.78%	4.42%
45	0.11%	Active Plus II Universal SLP	3.78%	4.44%
25	0.11%	Active Plus II Universal SLP	3.78%	4.44%
55	0.11%	Passive Plus III Annuity SLP	4.51%	6.58%
45	0.11%	Passive Plus III Annuity SLP	4.79%	7.92%
25	0.11%	Passive Plus III Annuity SLP	4.79%	7.92%
55	0.11%	Active Plus III Active Retirement SLP	4.72%	6.87%
45	0.11%	Active Plus III Active Retirement SLP	4.93%	7.49%
25	0.11%	Active Plus III Active Retirement SLP	4.93%	7.49%
55	0.11%	Passive Plus V Universal SLP	6.64%	12.74%
45	0.11%	Passive Plus V Universal SLP	7.14%	15.48%
25	0.11%	Passive Plus V Universal SLP	7.14%	15.48%
55	0.11%	MyFolio Managed V Lump Sum SLP	6.56%	11.52%
45	0.11%	MyFolio Managed V Lump Sum SLP	7.18%	14.47%
25	0.11%	MyFolio Managed V Lump Sum SLP	7.18%	14.47%
55	0.11%	MyFolio Market III Active Retirement SLP	5.21%	7.86%
45	0.11%	MyFolio Market III Active Retirement SLP	5.51%	9.15%
25	0.11%	MyFolio Market III Active Retirement SLP	5.51%	9.15%
55	0.11%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.65%	3.44%
45	0.11%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.65%	3.44%
25	0.11%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.65%	3.44%
55	0.11%	Active Plus III Annuity SLP	4.63%	6.28%
45	0.11%	Active Plus III Annuity SLP	4.93%	7.49%
25	0.11%	Active Plus III Annuity SLP	4.93%	7.49%
55	0.11%	MyFolio Market II Lump Sum SLP	3.95%	4.55%
45	0.11%	MyFolio Market II Lump Sum SLP	4.19%	5.52%
25	0.11%	MyFolio Market II Lump Sum SLP	4.19%	5.52%
55	0.11%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.19%	4.57%
45	0.11%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.19%	4.57%
25	0.11%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.19%	4.57%
55	0.11%	MyFolio Managed IV Universal SLP	5.71%	10.62%
45	0.11%	MyFolio Managed IV Universal SLP	6.04%	12.30%
25	0.11%	MyFolio Managed IV Universal SLP	6.04%	12.30%
55	0.11%	MyFolio Market V Annuity SLP	7.62%	12.01%
45	0.11%	MyFolio Market V Annuity SLP	8.05%	14.16%
25	0.11%	MyFolio Market V Annuity SLP	8.05%	14.16%
55	0.11%	Passive Plus II Active Retirement SLP	3.84%	5.11%
45	0.11%	Passive Plus II Active Retirement SLP	3.73%	4.56%
25	0.11%	Passive Plus II Active Retirement SLP	3.73%	4.56%
55	0.11%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.01%	3.05%
45	0.11%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.01%	3.05%
25	0.11%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.01%	3.05%
55	0.11%	MyFolio Managed III Annuity SLP	4.70%	7.98%
45	0.11%	MyFolio Managed III Annuity SLP	5.06%	9.59%
25	0.11%	MyFolio Managed III Annuity SLP	5.06%	9.59%
55	0.11%	Passive Plus II Lump Sum SLP	3.49%	3.26%
45	0.11%	Passive Plus II Lump Sum SLP	3.73%	4.56%
25	0.11%	Passive Plus II Lump Sum SLP	3.73%	4.56%
55	0.11%	Active Plus IV Universal SLP	5.71%	9.25%
45	0.11%	Active Plus IV Universal SLP	6.04%	10.87%
25	0.11%	Active Plus IV Universal SLP	6.04%	10.87%
55	0.11%	Passive Plus V Annuity SLP	6.65%	12.76%
45	0.11%	Passive Plus V Annuity SLP	7.14%	15.48%
25	0.11%	Passive Plus V Annuity SLP	7.14%	15.48%
55	0.11%	Active Plus V Active Retirement SLP	6.69%	11.66%

45	0.11%	Active Plus V Active Retirement SLP	7.06%	13.57%
25	0.11%	Active Plus V Active Retirement SLP	7.06%	13.57%
55	0.11%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.49%	6.47%
45	0.11%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.37%	9.33%
25	0.11%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.37%	9.33%
55	0.11%	MyFolio Market III Universal SLP	5.20%	7.72%
45	0.11%	MyFolio Market III Universal SLP	5.51%	9.15%
25	0.11%	MyFolio Market III Universal SLP	5.51%	9.15%
55	0.11%	Active Plus II Lump Sum SLP	3.55%	3.19%
45	0.11%	Active Plus II Lump Sum SLP	3.78%	4.44%
25	0.11%	Active Plus II Lump Sum SLP	3.78%	4.44%
55	0.11%	MyFolio Market V Active Retirement SLP	7.67%	12.11%
45	0.11%	MyFolio Market V Active Retirement SLP	8.05%	14.16%
25	0.11%	MyFolio Market V Active Retirement SLP	8.05%	14.16%
55	0.11%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.05%	7.13%
45	0.11%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.39%	9.15%
25	0.11%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.39%	9.15%
55	0.11%	Active Plus V Annuity SLP	6.59%	11.29%
45	0.11%	Active Plus V Annuity SLP	7.06%	13.57%
25	0.11%	Active Plus V Annuity SLP	7.06%	13.57%
55	0.11%	MyFolio Market IV Lump Sum SLP	6.28%	9.72%
45	0.11%	MyFolio Market IV Lump Sum SLP	6.69%	11.93%
25	0.11%	MyFolio Market IV Lump Sum SLP	6.69%	11.93%
55	0.11%	Standard Life Balanced Managed Universal Lifestyle Profile	5.49%	6.47%
45	0.11%	Standard Life Balanced Managed Universal Lifestyle Profile	6.37%	9.33%
25	0.11%	Standard Life Balanced Managed Universal Lifestyle Profile	6.37%	9.33%
55	0.11%	Passive Plus II Universal SLP	3.73%	4.55%
45	0.11%	Passive Plus II Universal SLP	3.73%	4.56%
25	0.11%	Passive Plus II Universal SLP	3.73%	4.56%
55	0.11%	MyFolio Managed II Lump Sum SLP	3.43%	4.40%
45	0.11%	MyFolio Managed II Lump Sum SLP	3.69%	5.55%
25	0.11%	MyFolio Managed II Lump Sum SLP	3.69%	5.55%
55	0.11%	Passive Plus IV Active Retirement SLP	5.74%	10.32%
45	0.11%	Passive Plus IV Active Retirement SLP	5.96%	11.79%
25	0.11%	Passive Plus IV Active Retirement SLP	5.96%	11.79%
55	0.11%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.03%	6.97%
45	0.11%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.51%	9.15%
25	0.11%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.51%	9.15%
55	0.11%	MyFolio Managed V Annuity SLP	6.70%	12.25%
45	0.11%	MyFolio Managed V Annuity SLP	7.18%	14.47%
25	0.11%	MyFolio Managed V Annuity SLP	7.18%	14.47%
55	0.11%	Passive Plus IV Lump Sum SLP	5.51%	9.17%
45	0.11%	Passive Plus IV Lump Sum SLP	5.96%	11.79%
25	0.11%	Passive Plus IV Lump Sum SLP	5.96%	11.79%
55	0.11%	Managed Annuity Lifestyle Profile	5.49%	6.47%
45	0.11%	Managed Annuity Lifestyle Profile	6.37%	9.33%
25	0.11%	Managed Annuity Lifestyle Profile	6.37%	9.33%
55	0.11%	MyFolio Market II Annuity SLP	4.20%	5.54%
45	0.11%	MyFolio Market II Annuity SLP	4.19%	5.52%
25	0.11%	MyFolio Market II Annuity SLP	4.19%	5.52%
55	0.11%	MyFolio Managed III Active Retirement SLP	4.76%	8.12%
45	0.11%	MyFolio Managed III Active Retirement SLP	5.06%	9.59%
25	0.11%	MyFolio Managed III Active Retirement SLP	5.06%	9.59%
55	0.11%	Opportunity Universal Lifestyle Profile	8.11%	13.93%
45	0.11%	Opportunity Universal Lifestyle Profile	8.11%	13.93%
25	0.11%	Opportunity Universal Lifestyle Profile	8.11%	13.93%
55	0.11%	MyFolio Market V Universal SLP	7.62%	12.02%
45	0.11%	MyFolio Market V Universal SLP	8.05%	14.16%
25	0.11%	MyFolio Market V Universal SLP	8.05%	14.16%
55	0.11%	Active Plus IV Lump Sum SLP	5.59%	8.48%
45	0.11%	Active Plus IV Lump Sum SLP	6.04%	10.87%
25	0.11%	Active Plus IV Lump Sum SLP	6.04%	10.87%

55	0.11%	AP Drawdown lifestyle	5.31%	7.81%
45	0.11%	AP Drawdown lifestyle	5.79%	10.83%
25	0.11%	AP Drawdown lifestyle	5.79%	10.83%
55	0.32%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	5.35%	9.25%
45	0.32%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.41%	14.10%
25	0.32%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.41%	14.10%
55	0.32%	Passive Plus II Annuity SLP	3.95%	4.78%
45	0.32%	Passive Plus II Annuity SLP	3.95%	4.78%
25	0.32%	Passive Plus II Annuity SLP	3.95%	4.78%
55	0.32%	Active Plus II Active Retirement SLP	4.09%	5.26%
45	0.32%	Active Plus II Active Retirement SLP	4.00%	4.66%
25	0.32%	Active Plus II Active Retirement SLP	4.00%	4.66%
55	0.32%	Standard Life Opportunity II Universal Lifestyle Profile	3.20%	14.69%
45	0.32%	Standard Life Opportunity II Universal Lifestyle Profile	3.20%	14.69%
25	0.32%	Standard Life Opportunity II Universal Lifestyle Profile	3.20%	14.69%
55	0.32%	Passive Plus IV Universal SLP	5.85%	10.20%
45	0.32%	Passive Plus IV Universal SLP	6.18%	12.02%
25	0.32%	Passive Plus IV Universal SLP	6.18%	12.02%
55	0.32%	MyFolio Managed IV Lump Sum SLP	5.78%	10.12%
45	0.32%	MyFolio Managed IV Lump Sum SLP	6.26%	12.54%
25	0.32%	MyFolio Managed IV Lump Sum SLP	6.26%	12.54%
55	0.32%	MyFolio Market II Active Retirement SLP	4.43%	5.91%
45	0.32%	MyFolio Market II Active Retirement SLP	4.41%	5.75%
25	0.32%	MyFolio Market II Active Retirement SLP	4.41%	5.75%
55	0.32%	Standard Life MyFolio Market V Universal Lifestyle Profile	6.83%	9.21%
45	0.32%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.28%	14.40%
25	0.32%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.28%	14.40%
55	0.32%	Active Plus II Annuity SLP	4.00%	4.67%
45	0.32%	Active Plus II Annuity SLP	4.00%	4.66%
25	0.32%	Active Plus II Annuity SLP	4.00%	4.66%
55	0.32%	MyFolio Market I Lump Sum SLP	3.23%	3.27%
45	0.32%	MyFolio Market I Lump Sum SLP	3.23%	3.27%
25	0.32%	MyFolio Market I Lump Sum SLP	3.23%	3.27%
55	0.32%	Standard Life Balanced Managed I Universal Lifestyle Profile	5.71%	6.70%
45	0.32%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.60%	9.56%
25	0.32%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.60%	9.56%
55	0.32%	MyFolio Managed III Universal SLP	4.92%	8.21%
45	0.32%	MyFolio Managed III Universal SLP	5.28%	9.82%
25	0.32%	MyFolio Managed III Universal SLP	5.28%	9.82%
55	0.32%	MyFolio Market IV Annuity SLP	6.63%	10.57%
45	0.32%	MyFolio Market IV Annuity SLP	6.91%	12.16%
25	0.32%	MyFolio Market IV Annuity SLP	6.91%	12.16%
55	0.32%	MyFolio Managed V Active Retirement SLP	6.96%	12.57%
45	0.32%	MyFolio Managed V Active Retirement SLP	7.41%	14.71%
25	0.32%	MyFolio Managed V Active Retirement SLP	7.41%	14.71%
55	0.32%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.34%	8.48%
45	0.32%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.26%	12.54%
25	0.32%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.26%	12.54%
55	0.32%	MyFolio Managed II Annuity SLP	3.91%	5.78%
45	0.32%	MyFolio Managed II Annuity SLP	3.91%	5.78%
25	0.32%	MyFolio Managed II Annuity SLP	3.91%	5.78%
55	0.32%	Passive Plus I Lump Sum SLP	2.95%	1.53%
45	0.32%	Passive Plus I Lump Sum SLP	2.95%	1.53%
25	0.32%	Passive Plus I Lump Sum SLP	2.95%	1.53%
55	0.32%	Active Plus III Universal SLP	4.85%	6.47%
45	0.32%	Active Plus III Universal SLP	5.15%	7.72%
25	0.32%	Active Plus III Universal SLP	5.15%	7.72%
55	0.32%	Passive Plus IV Annuity SLP	5.85%	10.21%
45	0.32%	Passive Plus IV Annuity SLP	6.18%	12.02%
25	0.32%	Passive Plus IV Annuity SLP	6.18%	12.02%
55	0.32%	Active Plus IV Active Retirement SLP	6.03%	9.87%
45	0.32%	Active Plus IV Active Retirement SLP	6.26%	11.11%

25	0.32%	Active Plus IV Active Retirement SLP	6.26%	11.11%
55	0.32%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.67%	16.43%
45	0.32%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.67%	16.43%
25	0.32%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.67%	16.43%
55	0.32%	MyFolio Market II Universal SLP	4.42%	5.76%
45	0.32%	MyFolio Market II Universal SLP	4.41%	5.75%
25	0.32%	MyFolio Market II Universal SLP	4.41%	5.75%
55	0.32%	Active Plus I Lump Sum SLP	3.01%	1.55%
45	0.32%	Active Plus I Lump Sum SLP	3.01%	1.55%
25	0.32%	Active Plus I Lump Sum SLP	3.01%	1.55%
55	0.32%	MyFolio Market IV Active Retirement SLP	6.68%	10.66%
45	0.32%	MyFolio Market IV Active Retirement SLP	6.91%	12.16%
25	0.32%	MyFolio Market IV Active Retirement SLP	6.91%	12.16%
55	0.32%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.76%	6.01%
45	0.32%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.76%	6.01%
25	0.32%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.76%	6.01%
55	0.32%	Active Plus IV Annuity SLP	5.93%	9.50%
45	0.32%	Active Plus IV Annuity SLP	6.26%	11.11%
25	0.32%	Active Plus IV Annuity SLP	6.26%	11.11%
55	0.32%	MyFolio Market III Lump Sum SLP	5.17%	6.95%
45	0.32%	MyFolio Market III Lump Sum SLP	5.73%	9.38%
25	0.32%	MyFolio Market III Lump Sum SLP	5.73%	9.38%
55	0.32%	Standard Life Opportunity Universal Lifestyle Profile	8.33%	14.17%
45	0.32%	Standard Life Opportunity Universal Lifestyle Profile	8.33%	14.17%
25	0.32%	Standard Life Opportunity Universal Lifestyle Profile	8.33%	14.17%
55	0.32%	MyFolio Managed V Universal SLP	6.93%	12.48%
45	0.32%	MyFolio Managed V Universal SLP	7.41%	14.71%
25	0.32%	MyFolio Managed V Universal SLP	7.41%	14.71%
55	0.32%	MyFolio Managed I Lump Sum SLP	2.86%	2.89%
45	0.32%	MyFolio Managed I Lump Sum SLP	2.86%	2.89%
25	0.32%	MyFolio Managed I Lump Sum SLP	2.86%	2.89%
55	0.32%	Passive Plus III Active Retirement SLP	4.84%	7.35%
45	0.32%	Passive Plus III Active Retirement SLP	5.01%	8.14%
25	0.32%	Passive Plus III Active Retirement SLP	5.01%	8.14%
55	0.32%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.41%	5.75%
45	0.32%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.41%	5.75%
25	0.32%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.41%	5.75%
55	0.32%	MyFolio Managed IV Annuity SLP	5.93%	10.85%
45	0.32%	MyFolio Managed IV Annuity SLP	6.26%	12.54%
25	0.32%	MyFolio Managed IV Annuity SLP	6.26%	12.54%
55	0.32%	Passive Plus III Lump Sum SLP	4.49%	5.50%
45	0.32%	Passive Plus III Lump Sum SLP	5.01%	8.14%
25	0.32%	Passive Plus III Lump Sum SLP	5.01%	8.14%
55	0.32%	Active Plus V Universal SLP	6.81%	11.51%
45	0.32%	Active Plus V Universal SLP	7.28%	13.81%
25	0.32%	Active Plus V Universal SLP	7.28%	13.81%
55	0.32%	MyFolio Market I Annuity SLP	3.23%	3.27%
45	0.32%	MyFolio Market I Annuity SLP	3.23%	3.27%
25	0.32%	MyFolio Market I Annuity SLP	3.23%	3.27%
55	0.32%	MyFolio Managed II Active Retirement SLP	3.96%	5.92%
45	0.32%	MyFolio Managed II Active Retirement SLP	3.91%	5.78%
25	0.32%	MyFolio Managed II Active Retirement SLP	3.91%	5.78%
55	0.32%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.41%	4.79%
45	0.32%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.41%	4.79%
25	0.32%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.41%	4.79%
55	0.32%	MyFolio Market IV Universal SLP	6.63%	10.57%
45	0.32%	MyFolio Market IV Universal SLP	6.91%	12.16%
25	0.32%	MyFolio Market IV Universal SLP	6.91%	12.16%
55	0.32%	Active Plus III Lump Sum SLP	4.62%	5.24%
45	0.32%	Active Plus III Lump Sum SLP	5.15%	7.72%
25	0.32%	Active Plus III Lump Sum SLP	5.15%	7.72%
55	0.32%	AP Cash lifestyle	5.17%	5.89%

45	0.32%	AP Cash lifestyle	6.01%	11.07%
25	0.32%	AP Cash lifestyle	6.01%	11.07%
55	0.32%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	4.88%	8.39%
45	0.32%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.58%	11.96%
25	0.32%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.58%	11.96%
55	0.32%	Passive Plus I Annuity SLP	2.95%	1.53%
45	0.32%	Passive Plus I Annuity SLP	2.95%	1.53%
25	0.32%	Passive Plus I Annuity SLP	2.95%	1.53%
55	0.32%	MyFolio Market V Lump Sum SLP	7.72%	11.63%
45	0.32%	MyFolio Market V Lump Sum SLP	8.28%	14.40%
25	0.32%	MyFolio Market V Lump Sum SLP	8.28%	14.40%
55	0.32%	Standard Life Cautious Managed Universal Lifestyle Profile	4.41%	4.79%
45	0.32%	Standard Life Cautious Managed Universal Lifestyle Profile	4.41%	4.79%
25	0.32%	Standard Life Cautious Managed Universal Lifestyle Profile	4.41%	4.79%
55	0.32%	Passive Plus III Universal SLP	4.72%	6.78%
45	0.32%	Passive Plus III Universal SLP	5.01%	8.14%
25	0.32%	Passive Plus III Universal SLP	5.01%	8.14%
55	0.32%	MyFolio Managed III Lump Sum SLP	4.66%	7.05%
45	0.32%	MyFolio Managed III Lump Sum SLP	5.28%	9.82%
25	0.32%	MyFolio Managed III Lump Sum SLP	5.28%	9.82%
55	0.32%	Passive Plus V Active Retirement SLP	6.98%	13.33%
45	0.32%	Passive Plus V Active Retirement SLP	7.37%	15.73%
25	0.32%	Passive Plus V Active Retirement SLP	7.37%	15.73%
55	0.32%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.01%	8.31%
45	0.32%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.91%	12.16%
25	0.32%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.91%	12.16%
55	0.32%	Active Plus I Annuity SLP	3.01%	1.55%
45	0.32%	Active Plus I Annuity SLP	3.01%	1.55%
25	0.32%	Active Plus I Annuity SLP	3.01%	1.55%
55	0.32%	Passive Plus V Lump Sum SLP	6.75%	12.18%
45	0.32%	Passive Plus V Lump Sum SLP	7.37%	15.73%
25	0.32%	Passive Plus V Lump Sum SLP	7.37%	15.73%
55	0.32%	Standard Life Opportunity I Universal Lifestyle Profile	8.33%	14.17%
45	0.32%	Standard Life Opportunity I Universal Lifestyle Profile	8.33%	14.17%
25	0.32%	Standard Life Opportunity I Universal Lifestyle Profile	8.33%	14.17%
55	0.32%	MyFolio Managed II Universal SLP	3.91%	5.78%
45	0.32%	MyFolio Managed II Universal SLP	3.91%	5.78%
25	0.32%	MyFolio Managed II Universal SLP	3.91%	5.78%
55	0.32%	MyFolio Market III Annuity SLP	5.42%	7.94%
45	0.32%	MyFolio Market III Annuity SLP	5.73%	9.38%
25	0.32%	MyFolio Market III Annuity SLP	5.73%	9.38%
55	0.32%	MyFolio Managed IV Active Retirement SLP	5.96%	10.94%
45	0.32%	MyFolio Managed IV Active Retirement SLP	6.26%	12.54%
25	0.32%	MyFolio Managed IV Active Retirement SLP	6.26%	12.54%
55	0.32%	Global Equity (50:50) Index Universal Lifestyle Profile	6.85%	11.47%
45	0.32%	Global Equity (50:50) Index Universal Lifestyle Profile	7.69%	15.99%
25	0.32%	Global Equity (50:50) Index Universal Lifestyle Profile	7.69%	15.99%
55	0.32%	MyFolio Managed I Annuity SLP	2.86%	2.89%
45	0.32%	MyFolio Managed I Annuity SLP	2.86%	2.89%
25	0.32%	MyFolio Managed I Annuity SLP	2.86%	2.89%
55	0.32%	Active Plus V Lump Sum SLP	6.69%	10.74%
45	0.32%	Active Plus V Lump Sum SLP	7.28%	13.81%
25	0.32%	Active Plus V Lump Sum SLP	7.28%	13.81%
55	0.32%	AP Annuity lifestyle	5.14%	5.71%
45	0.32%	AP Annuity lifestyle	6.01%	11.07%
25	0.32%	AP Annuity lifestyle	6.01%	11.07%
55	0.32%	Active Plus II Universal SLP	4.00%	4.64%
45	0.32%	Active Plus II Universal SLP	4.00%	4.66%
25	0.32%	Active Plus II Universal SLP	4.00%	4.66%
55	0.32%	Passive Plus III Annuity SLP	4.73%	6.80%
45	0.32%	Passive Plus III Annuity SLP	5.01%	8.14%
25	0.32%	Passive Plus III Annuity SLP	5.01%	8.14%

55	0.32%	Active Plus III Active Retirement SLP	4.94%	7.09%
45	0.32%	Active Plus III Active Retirement SLP	5.15%	7.72%
25	0.32%	Active Plus III Active Retirement SLP	5.15%	7.72%
55	0.32%	Passive Plus V Universal SLP	6.87%	12.98%
45	0.32%	Passive Plus V Universal SLP	7.37%	15.73%
25	0.32%	Passive Plus V Universal SLP	7.37%	15.73%
55	0.32%	MyFolio Managed V Lump Sum SLP	6.79%	11.76%
45	0.32%	MyFolio Managed V Lump Sum SLP	7.41%	14.71%
25	0.32%	MyFolio Managed V Lump Sum SLP	7.41%	14.71%
55	0.32%	MyFolio Market III Active Retirement SLP	5.43%	8.09%
45	0.32%	MyFolio Market III Active Retirement SLP	5.73%	9.38%
25	0.32%	MyFolio Market III Active Retirement SLP	5.73%	9.38%
55	0.32%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.87%	3.66%
45	0.32%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.87%	3.66%
25	0.32%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.87%	3.66%
55	0.32%	Active Plus III Annuity SLP	4.85%	6.50%
45	0.32%	Active Plus III Annuity SLP	5.15%	7.72%
25	0.32%	Active Plus III Annuity SLP	5.15%	7.72%
55	0.32%	MyFolio Market II Lump Sum SLP	4.16%	4.77%
45	0.32%	MyFolio Market II Lump Sum SLP	4.41%	5.75%
25	0.32%	MyFolio Market II Lump Sum SLP	4.41%	5.75%
55	0.32%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.41%	4.79%
45	0.32%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.41%	4.79%
25	0.32%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.41%	4.79%
55	0.32%	MyFolio Managed IV Universal SLP	5.93%	10.85%
45	0.32%	MyFolio Managed IV Universal SLP	6.26%	12.54%
25	0.32%	MyFolio Managed IV Universal SLP	6.26%	12.54%
55	0.32%	MyFolio Market V Annuity SLP	7.84%	12.25%
45	0.32%	MyFolio Market V Annuity SLP	8.28%	14.40%
25	0.32%	MyFolio Market V Annuity SLP	8.28%	14.40%
55	0.32%	Passive Plus II Active Retirement SLP	4.06%	5.33%
45	0.32%	Passive Plus II Active Retirement SLP	3.95%	4.78%
25	0.32%	Passive Plus II Active Retirement SLP	3.95%	4.78%
55	0.32%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.23%	3.27%
45	0.32%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.23%	3.27%
25	0.32%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.23%	3.27%
55	0.32%	MyFolio Managed III Annuity SLP	4.92%	8.21%
45	0.32%	MyFolio Managed III Annuity SLP	5.28%	9.82%
25	0.32%	MyFolio Managed III Annuity SLP	5.28%	9.82%
55	0.32%	Passive Plus II Lump Sum SLP	3.71%	3.48%
45	0.32%	Passive Plus II Lump Sum SLP	3.95%	4.78%
25	0.32%	Passive Plus II Lump Sum SLP	3.95%	4.78%
55	0.32%	Active Plus IV Universal SLP	5.93%	9.48%
45	0.32%	Active Plus IV Universal SLP	6.26%	11.11%
25	0.32%	Active Plus IV Universal SLP	6.26%	11.11%
55	0.32%	Passive Plus V Annuity SLP	6.87%	12.99%
45	0.32%	Passive Plus V Annuity SLP	7.37%	15.73%
25	0.32%	Passive Plus V Annuity SLP	7.37%	15.73%
55	0.32%	Active Plus V Active Retirement SLP	6.91%	11.90%
45	0.32%	Active Plus V Active Retirement SLP	7.28%	13.81%
25	0.32%	Active Plus V Active Retirement SLP	7.28%	13.81%
55	0.32%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.71%	6.70%
45	0.32%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.60%	9.56%
25	0.32%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.60%	9.56%
55	0.32%	MyFolio Market III Universal SLP	5.42%	7.94%
45	0.32%	MyFolio Market III Universal SLP	5.73%	9.38%
25	0.32%	MyFolio Market III Universal SLP	5.73%	9.38%
55	0.32%	Active Plus II Lump Sum SLP	3.76%	3.41%
45	0.32%	Active Plus II Lump Sum SLP	4.00%	4.66%
25	0.32%	Active Plus II Lump Sum SLP	4.00%	4.66%
55	0.32%	MyFolio Market V Active Retirement SLP	7.89%	12.34%
45	0.32%	MyFolio Market V Active Retirement SLP	8.28%	14.40%

25	0.32%	MyFolio Market V Active Retirement SLP	8.28%	14.40%
55	0.32%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.27%	7.36%
45	0.32%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.61%	9.38%
25	0.32%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.61%	9.38%
55	0.32%	Active Plus V Annuity SLP	6.81%	11.53%
45	0.32%	Active Plus V Annuity SLP	7.28%	13.81%
25	0.32%	Active Plus V Annuity SLP	7.28%	13.81%
55	0.32%	MyFolio Market IV Lump Sum SLP	6.51%	9.95%
45	0.32%	MyFolio Market IV Lump Sum SLP	6.91%	12.16%
25	0.32%	MyFolio Market IV Lump Sum SLP	6.91%	12.16%
55	0.32%	Standard Life Balanced Managed Universal Lifestyle Profile	5.71%	6.70%
45	0.32%	Standard Life Balanced Managed Universal Lifestyle Profile	6.60%	9.56%
25	0.32%	Standard Life Balanced Managed Universal Lifestyle Profile	6.60%	9.56%
55	0.32%	Passive Plus II Universal SLP	3.94%	4.77%
45	0.32%	Passive Plus II Universal SLP	3.95%	4.78%
25	0.32%	Passive Plus II Universal SLP	3.95%	4.78%
55	0.32%	MyFolio Managed II Lump Sum SLP	3.64%	4.62%
45	0.32%	MyFolio Managed II Lump Sum SLP	3.91%	5.78%
25	0.32%	MyFolio Managed II Lump Sum SLP	3.91%	5.78%
55	0.32%	Passive Plus IV Active Retirement SLP	5.96%	10.56%
45	0.32%	Passive Plus IV Active Retirement SLP	6.18%	12.02%
25	0.32%	Passive Plus IV Active Retirement SLP	6.18%	12.02%
55	0.32%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.25%	7.20%
45	0.32%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.73%	9.38%
25	0.32%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.73%	9.38%
55	0.32%	MyFolio Managed V Annuity SLP	6.93%	12.48%
45	0.32%	MyFolio Managed V Annuity SLP	7.41%	14.71%
25	0.32%	MyFolio Managed V Annuity SLP	7.41%	14.71%
55	0.32%	Passive Plus IV Lump Sum SLP	5.73%	9.40%
45	0.32%	Passive Plus IV Lump Sum SLP	6.18%	12.02%
25	0.32%	Passive Plus IV Lump Sum SLP	6.18%	12.02%
55	0.32%	Managed Annuity Lifestyle Profile	5.71%	6.70%
45	0.32%	Managed Annuity Lifestyle Profile	6.60%	9.56%
25	0.32%	Managed Annuity Lifestyle Profile	6.60%	9.56%
55	0.32%	MyFolio Market II Annuity SLP	4.42%	5.76%
45	0.32%	MyFolio Market II Annuity SLP	4.41%	5.75%
25	0.32%	MyFolio Market II Annuity SLP	4.41%	5.75%
55	0.32%	MyFolio Managed III Active Retirement SLP	4.98%	8.35%
45	0.32%	MyFolio Managed III Active Retirement SLP	5.28%	9.82%
25	0.32%	MyFolio Managed III Active Retirement SLP	5.28%	9.82%
55	0.32%	Opportunity Universal Lifestyle Profile	8.33%	14.17%
45	0.32%	Opportunity Universal Lifestyle Profile	8.33%	14.17%
25	0.32%	Opportunity Universal Lifestyle Profile	8.33%	14.17%
55	0.32%	MyFolio Market V Universal SLP	7.84%	12.25%
45	0.32%	MyFolio Market V Universal SLP	8.28%	14.40%
25	0.32%	MyFolio Market V Universal SLP	8.28%	14.40%
55	0.32%	Active Plus IV Lump Sum SLP	5.81%	8.71%
45	0.32%	Active Plus IV Lump Sum SLP	6.26%	11.11%
25	0.32%	Active Plus IV Lump Sum SLP	6.26%	11.11%
55	0.32%	AP Drawdown lifestyle	5.53%	8.04%
45	0.32%	AP Drawdown lifestyle	6.01%	11.07%
25	0.32%	AP Drawdown lifestyle	6.01%	11.07%
55	0.50%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	5.54%	9.45%
45	0.50%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.60%	14.31%
25	0.50%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.60%	14.31%
55	0.50%	Passive Plus II Annuity SLP	4.14%	4.97%
45	0.50%	Passive Plus II Annuity SLP	4.14%	4.97%
25	0.50%	Passive Plus II Annuity SLP	4.14%	4.97%
55	0.50%	Active Plus II Active Retirement SLP	4.27%	5.45%
45	0.50%	Active Plus II Active Retirement SLP	4.18%	4.85%
25	0.50%	Active Plus II Active Retirement SLP	4.18%	4.85%
55	0.50%	Standard Life Opportunity II Universal Lifestyle Profile	3.38%	14.90%

45	0.50%	Standard Life Opportunity II Universal Lifestyle Profile	3.38%	14.90%
25	0.50%	Standard Life Opportunity II Universal Lifestyle Profile	3.38%	14.90%
55	0.50%	Passive Plus IV Universal SLP	6.04%	10.40%
45	0.50%	Passive Plus IV Universal SLP	6.37%	12.22%
25	0.50%	Passive Plus IV Universal SLP	6.37%	12.22%
55	0.50%	MyFolio Managed IV Lump Sum SLP	5.97%	10.32%
45	0.50%	MyFolio Managed IV Lump Sum SLP	6.45%	12.74%
25	0.50%	MyFolio Managed IV Lump Sum SLP	6.45%	12.74%
55	0.50%	MyFolio Market II Active Retirement SLP	4.62%	6.10%
45	0.50%	MyFolio Market II Active Retirement SLP	4.60%	5.94%
25	0.50%	MyFolio Market II Active Retirement SLP	4.60%	5.94%
55	0.50%	Standard Life MyFolio Market V Universal Lifestyle Profile	7.02%	9.41%
45	0.50%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.47%	14.61%
25	0.50%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.47%	14.61%
55	0.50%	Active Plus II Annuity SLP	4.18%	4.86%
45	0.50%	Active Plus II Annuity SLP	4.18%	4.85%
25	0.50%	Active Plus II Annuity SLP	4.18%	4.85%
55	0.50%	MyFolio Market I Lump Sum SLP	3.42%	3.45%
45	0.50%	MyFolio Market I Lump Sum SLP	3.42%	3.45%
25	0.50%	MyFolio Market I Lump Sum SLP	3.42%	3.45%
55	0.50%	Standard Life Balanced Managed I Universal Lifestyle Profile	5.90%	6.89%
45	0.50%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.79%	9.76%
25	0.50%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.79%	9.76%
55	0.50%	MyFolio Managed III Universal SLP	5.11%	8.41%
45	0.50%	MyFolio Managed III Universal SLP	5.47%	10.02%
25	0.50%	MyFolio Managed III Universal SLP	5.47%	10.02%
55	0.50%	MyFolio Market IV Annuity SLP	6.82%	10.77%
45	0.50%	MyFolio Market IV Annuity SLP	7.11%	12.36%
25	0.50%	MyFolio Market IV Annuity SLP	7.11%	12.36%
55	0.50%	MyFolio Managed V Active Retirement SLP	7.15%	12.77%
45	0.50%	MyFolio Managed V Active Retirement SLP	7.60%	14.92%
25	0.50%	MyFolio Managed V Active Retirement SLP	7.60%	14.92%
55	0.50%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.53%	8.67%
45	0.50%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.45%	12.74%
25	0.50%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.45%	12.74%
55	0.50%	MyFolio Managed II Annuity SLP	4.09%	5.97%
45	0.50%	MyFolio Managed II Annuity SLP	4.09%	5.97%
25	0.50%	MyFolio Managed II Annuity SLP	4.09%	5.97%
55	0.50%	Passive Plus I Lump Sum SLP	3.13%	1.71%
45	0.50%	Passive Plus I Lump Sum SLP	3.13%	1.71%
25	0.50%	Passive Plus I Lump Sum SLP	3.13%	1.71%
55	0.50%	Active Plus III Universal SLP	5.03%	6.66%
45	0.50%	Active Plus III Universal SLP	5.34%	7.91%
25	0.50%	Active Plus III Universal SLP	5.34%	7.91%
55	0.50%	Passive Plus IV Annuity SLP	6.04%	10.41%
45	0.50%	Passive Plus IV Annuity SLP	6.37%	12.22%
25	0.50%	Passive Plus IV Annuity SLP	6.37%	12.22%
55	0.50%	Active Plus IV Active Retirement SLP	6.22%	10.06%
45	0.50%	Active Plus IV Active Retirement SLP	6.45%	11.31%
25	0.50%	Active Plus IV Active Retirement SLP	6.45%	11.31%
55	0.50%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.86%	16.64%
45	0.50%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.86%	16.64%
25	0.50%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.86%	16.64%
55	0.50%	MyFolio Market II Universal SLP	4.60%	5.95%
45	0.50%	MyFolio Market II Universal SLP	4.60%	5.94%
25	0.50%	MyFolio Market II Universal SLP	4.60%	5.94%
55	0.50%	Active Plus I Lump Sum SLP	3.20%	1.73%
45	0.50%	Active Plus I Lump Sum SLP	3.20%	1.73%
25	0.50%	Active Plus I Lump Sum SLP	3.20%	1.73%
55	0.50%	MyFolio Market IV Active Retirement SLP	6.87%	10.86%
45	0.50%	MyFolio Market IV Active Retirement SLP	7.11%	12.36%
25	0.50%	MyFolio Market IV Active Retirement SLP	7.11%	12.36%

55	0.50%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.95%	6.20%
45	0.50%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.95%	6.20%
25	0.50%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.95%	6.20%
55	0.50%	Active Plus IV Annuity SLP	6.12%	9.70%
45	0.50%	Active Plus IV Annuity SLP	6.45%	11.31%
25	0.50%	Active Plus IV Annuity SLP	6.45%	11.31%
55	0.50%	MyFolio Market III Lump Sum SLP	5.36%	7.14%
45	0.50%	MyFolio Market III Lump Sum SLP	5.92%	9.57%
25	0.50%	MyFolio Market III Lump Sum SLP	5.92%	9.57%
55	0.50%	Standard Life Opportunity Universal Lifestyle Profile	8.53%	14.38%
45	0.50%	Standard Life Opportunity Universal Lifestyle Profile	8.53%	14.38%
25	0.50%	Standard Life Opportunity Universal Lifestyle Profile	8.53%	14.38%
55	0.50%	MyFolio Managed V Universal SLP	7.12%	12.68%
45	0.50%	MyFolio Managed V Universal SLP	7.60%	14.92%
25	0.50%	MyFolio Managed V Universal SLP	7.60%	14.92%
55	0.50%	MyFolio Managed I Lump Sum SLP	3.04%	3.08%
45	0.50%	MyFolio Managed I Lump Sum SLP	3.04%	3.08%
25	0.50%	MyFolio Managed I Lump Sum SLP	3.04%	3.08%
55	0.50%	Passive Plus III Active Retirement SLP	5.03%	7.54%
45	0.50%	Passive Plus III Active Retirement SLP	5.20%	8.34%
25	0.50%	Passive Plus III Active Retirement SLP	5.20%	8.34%
55	0.50%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.60%	5.94%
45	0.50%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.60%	5.94%
25	0.50%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.60%	5.94%
55	0.50%	MyFolio Managed IV Annuity SLP	6.12%	11.05%
45	0.50%	MyFolio Managed IV Annuity SLP	6.45%	12.74%
25	0.50%	MyFolio Managed IV Annuity SLP	6.45%	12.74%
55	0.50%	Passive Plus III Lump Sum SLP	4.68%	5.69%
45	0.50%	Passive Plus III Lump Sum SLP	5.20%	8.34%
25	0.50%	Passive Plus III Lump Sum SLP	5.20%	8.34%
55	0.50%	Active Plus V Universal SLP	7.00%	11.71%
45	0.50%	Active Plus V Universal SLP	7.47%	14.02%
25	0.50%	Active Plus V Universal SLP	7.47%	14.02%
55	0.50%	MyFolio Market I Annuity SLP	3.42%	3.45%
45	0.50%	MyFolio Market I Annuity SLP	3.42%	3.45%
25	0.50%	MyFolio Market I Annuity SLP	3.42%	3.45%
55	0.50%	MyFolio Managed II Active Retirement SLP	4.15%	6.11%
45	0.50%	MyFolio Managed II Active Retirement SLP	4.09%	5.97%
25	0.50%	MyFolio Managed II Active Retirement SLP	4.09%	5.97%
55	0.50%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.60%	4.98%
45	0.50%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.60%	4.98%
25	0.50%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.60%	4.98%
55	0.50%	MyFolio Market IV Universal SLP	6.82%	10.77%
45	0.50%	MyFolio Market IV Universal SLP	7.11%	12.36%
25	0.50%	MyFolio Market IV Universal SLP	7.11%	12.36%
55	0.50%	Active Plus III Lump Sum SLP	4.81%	5.43%
45	0.50%	Active Plus III Lump Sum SLP	5.34%	7.91%
25	0.50%	Active Plus III Lump Sum SLP	5.34%	7.91%
55	0.50%	AP Cash lifestyle	5.36%	6.08%
45	0.50%	AP Cash lifestyle	6.20%	11.27%
25	0.50%	AP Cash lifestyle	6.20%	11.27%
55	0.50%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.07%	8.59%
45	0.50%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.77%	12.16%
25	0.50%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.77%	12.16%
55	0.50%	Passive Plus I Annuity SLP	3.13%	1.71%
45	0.50%	Passive Plus I Annuity SLP	3.13%	1.71%
25	0.50%	Passive Plus I Annuity SLP	3.13%	1.71%
55	0.50%	MyFolio Market V Lump Sum SLP	7.92%	11.83%
45	0.50%	MyFolio Market V Lump Sum SLP	8.47%	14.61%
25	0.50%	MyFolio Market V Lump Sum SLP	8.47%	14.61%
55	0.50%	Standard Life Cautious Managed Universal Lifestyle Profile	4.60%	4.98%
45	0.50%	Standard Life Cautious Managed Universal Lifestyle Profile	4.60%	4.98%

25	0.50%	Standard Life Cautious Managed Universal Lifestyle Profile	4.60%	4.98%
55	0.50%	Passive Plus III Universal SLP	4.91%	6.98%
45	0.50%	Passive Plus III Universal SLP	5.20%	8.34%
25	0.50%	Passive Plus III Universal SLP	5.20%	8.34%
55	0.50%	MyFolio Managed III Lump Sum SLP	4.85%	7.24%
45	0.50%	MyFolio Managed III Lump Sum SLP	5.47%	10.02%
25	0.50%	MyFolio Managed III Lump Sum SLP	5.47%	10.02%
55	0.50%	Passive Plus V Active Retirement SLP	7.17%	13.54%
45	0.50%	Passive Plus V Active Retirement SLP	7.56%	15.93%
25	0.50%	Passive Plus V Active Retirement SLP	7.56%	15.93%
55	0.50%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.20%	8.51%
45	0.50%	Standard Life MyFolio Market IV Universal Lifestyle Profile	7.11%	12.36%
25	0.50%	Standard Life MyFolio Market IV Universal Lifestyle Profile	7.11%	12.36%
55	0.50%	Active Plus I Annuity SLP	3.20%	1.73%
45	0.50%	Active Plus I Annuity SLP	3.20%	1.73%
25	0.50%	Active Plus I Annuity SLP	3.20%	1.73%
55	0.50%	Passive Plus V Lump Sum SLP	6.95%	12.38%
45	0.50%	Passive Plus V Lump Sum SLP	7.56%	15.93%
25	0.50%	Passive Plus V Lump Sum SLP	7.56%	15.93%
55	0.50%	Standard Life Opportunity I Universal Lifestyle Profile	8.53%	14.38%
45	0.50%	Standard Life Opportunity I Universal Lifestyle Profile	8.53%	14.38%
25	0.50%	Standard Life Opportunity I Universal Lifestyle Profile	8.53%	14.38%
55	0.50%	MyFolio Managed II Universal SLP	4.09%	5.97%
45	0.50%	MyFolio Managed II Universal SLP	4.09%	5.97%
25	0.50%	MyFolio Managed II Universal SLP	4.09%	5.97%
55	0.50%	MyFolio Market III Annuity SLP	5.61%	8.13%
45	0.50%	MyFolio Market III Annuity SLP	5.92%	9.57%
25	0.50%	MyFolio Market III Annuity SLP	5.92%	9.57%
55	0.50%	MyFolio Managed IV Active Retirement SLP	6.15%	11.14%
45	0.50%	MyFolio Managed IV Active Retirement SLP	6.45%	12.74%
25	0.50%	MyFolio Managed IV Active Retirement SLP	6.45%	12.74%
55	0.50%	Global Equity (50:50) Index Universal Lifestyle Profile	7.04%	11.67%
45	0.50%	Global Equity (50:50) Index Universal Lifestyle Profile	7.88%	16.20%
25	0.50%	Global Equity (50:50) Index Universal Lifestyle Profile	7.88%	16.20%
55	0.50%	MyFolio Managed I Annuity SLP	3.04%	3.08%
45	0.50%	MyFolio Managed I Annuity SLP	3.04%	3.08%
25	0.50%	MyFolio Managed I Annuity SLP	3.04%	3.08%
55	0.50%	Active Plus V Lump Sum SLP	6.88%	10.94%
45	0.50%	Active Plus V Lump Sum SLP	7.47%	14.02%
25	0.50%	Active Plus V Lump Sum SLP	7.47%	14.02%
55	0.50%	AP Annuity lifestyle	5.33%	5.90%
45	0.50%	AP Annuity lifestyle	6.20%	11.27%
25	0.50%	AP Annuity lifestyle	6.20%	11.27%
55	0.50%	Active Plus II Universal SLP	4.18%	4.83%
45	0.50%	Active Plus II Universal SLP	4.18%	4.85%
25	0.50%	Active Plus II Universal SLP	4.18%	4.85%
55	0.50%	Passive Plus III Annuity SLP	4.92%	6.99%
45	0.50%	Passive Plus III Annuity SLP	5.20%	8.34%
25	0.50%	Passive Plus III Annuity SLP	5.20%	8.34%
55	0.50%	Active Plus III Active Retirement SLP	5.13%	7.28%
45	0.50%	Active Plus III Active Retirement SLP	5.34%	7.91%
25	0.50%	Active Plus III Active Retirement SLP	5.34%	7.91%
55	0.50%	Passive Plus V Universal SLP	7.06%	13.18%
45	0.50%	Passive Plus V Universal SLP	7.56%	15.93%
25	0.50%	Passive Plus V Universal SLP	7.56%	15.93%
55	0.50%	MyFolio Managed V Lump Sum SLP	6.98%	11.96%
45	0.50%	MyFolio Managed V Lump Sum SLP	7.60%	14.92%
25	0.50%	MyFolio Managed V Lump Sum SLP	7.60%	14.92%
55	0.50%	MyFolio Market III Active Retirement SLP	5.62%	8.28%
45	0.50%	MyFolio Market III Active Retirement SLP	5.92%	9.57%
25	0.50%	MyFolio Market III Active Retirement SLP	5.92%	9.57%
55	0.50%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	3.05%	3.84%

45	0.50%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	3.05%	3.84%
25	0.50%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	3.05%	3.84%
55	0.50%	Active Plus III Annuity SLP	5.04%	6.69%
45	0.50%	Active Plus III Annuity SLP	5.34%	7.91%
25	0.50%	Active Plus III Annuity SLP	5.34%	7.91%
55	0.50%	MyFolio Market II Lump Sum SLP	4.35%	4.96%
45	0.50%	MyFolio Market II Lump Sum SLP	4.60%	5.94%
25	0.50%	MyFolio Market II Lump Sum SLP	4.60%	5.94%
55	0.50%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.60%	4.98%
45	0.50%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.60%	4.98%
25	0.50%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.60%	4.98%
55	0.50%	MyFolio Managed IV Universal SLP	6.12%	11.05%
45	0.50%	MyFolio Managed IV Universal SLP	6.45%	12.74%
25	0.50%	MyFolio Managed IV Universal SLP	6.45%	12.74%
55	0.50%	MyFolio Market V Annuity SLP	8.03%	12.45%
45	0.50%	MyFolio Market V Annuity SLP	8.47%	14.61%
25	0.50%	MyFolio Market V Annuity SLP	8.47%	14.61%
55	0.50%	Passive Plus II Active Retirement SLP	4.25%	5.52%
45	0.50%	Passive Plus II Active Retirement SLP	4.14%	4.97%
25	0.50%	Passive Plus II Active Retirement SLP	4.14%	4.97%
55	0.50%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.42%	3.45%
45	0.50%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.42%	3.45%
25	0.50%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.42%	3.45%
55	0.50%	MyFolio Managed III Annuity SLP	5.11%	8.41%
45	0.50%	MyFolio Managed III Annuity SLP	5.47%	10.02%
25	0.50%	MyFolio Managed III Annuity SLP	5.47%	10.02%
55	0.50%	Passive Plus II Lump Sum SLP	3.89%	3.67%
45	0.50%	Passive Plus II Lump Sum SLP	4.14%	4.97%
25	0.50%	Passive Plus II Lump Sum SLP	4.14%	4.97%
55	0.50%	Active Plus IV Universal SLP	6.12%	9.68%
45	0.50%	Active Plus IV Universal SLP	6.45%	11.31%
25	0.50%	Active Plus IV Universal SLP	6.45%	11.31%
55	0.50%	Passive Plus V Annuity SLP	7.06%	13.19%
45	0.50%	Passive Plus V Annuity SLP	7.56%	15.93%
25	0.50%	Passive Plus V Annuity SLP	7.56%	15.93%
55	0.50%	Active Plus V Active Retirement SLP	7.10%	12.10%
45	0.50%	Active Plus V Active Retirement SLP	7.47%	14.02%
25	0.50%	Active Plus V Active Retirement SLP	7.47%	14.02%
55	0.50%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.90%	6.89%
45	0.50%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.79%	9.76%
25	0.50%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.79%	9.76%
55	0.50%	MyFolio Market III Universal SLP	5.61%	8.14%
45	0.50%	MyFolio Market III Universal SLP	5.92%	9.57%
25	0.50%	MyFolio Market III Universal SLP	5.92%	9.57%
55	0.50%	Active Plus II Lump Sum SLP	3.95%	3.59%
45	0.50%	Active Plus II Lump Sum SLP	4.18%	4.85%
25	0.50%	Active Plus II Lump Sum SLP	4.18%	4.85%
55	0.50%	MyFolio Market V Active Retirement SLP	8.09%	12.54%
45	0.50%	MyFolio Market V Active Retirement SLP	8.47%	14.61%
25	0.50%	MyFolio Market V Active Retirement SLP	8.47%	14.61%
55	0.50%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.46%	7.55%
45	0.50%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.80%	9.57%
25	0.50%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.80%	9.57%
55	0.50%	Active Plus V Annuity SLP	7.00%	11.73%
45	0.50%	Active Plus V Annuity SLP	7.47%	14.02%
25	0.50%	Active Plus V Annuity SLP	7.47%	14.02%
55	0.50%	MyFolio Market IV Lump Sum SLP	6.70%	10.15%
45	0.50%	MyFolio Market IV Lump Sum SLP	7.11%	12.36%
25	0.50%	MyFolio Market IV Lump Sum SLP	7.11%	12.36%
55	0.50%	Standard Life Balanced Managed Universal Lifestyle Profile	5.90%	6.89%
45	0.50%	Standard Life Balanced Managed Universal Lifestyle Profile	6.79%	9.76%
25	0.50%	Standard Life Balanced Managed Universal Lifestyle Profile	6.79%	9.76%

55	0.50%	Passive Plus II Universal SLP	4.13%	4.95%
45	0.50%	Passive Plus II Universal SLP	4.14%	4.97%
25	0.50%	Passive Plus II Universal SLP	4.14%	4.97%
55	0.50%	MyFolio Managed II Lump Sum SLP	3.83%	4.81%
45	0.50%	MyFolio Managed II Lump Sum SLP	4.09%	5.97%
25	0.50%	MyFolio Managed II Lump Sum SLP	4.09%	5.97%
55	0.50%	Passive Plus IV Active Retirement SLP	6.15%	10.75%
45	0.50%	Passive Plus IV Active Retirement SLP	6.37%	12.22%
25	0.50%	Passive Plus IV Active Retirement SLP	6.37%	12.22%
55	0.50%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.44%	7.39%
45	0.50%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.92%	9.57%
25	0.50%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.92%	9.57%
55	0.50%	MyFolio Managed V Annuity SLP	7.12%	12.68%
45	0.50%	MyFolio Managed V Annuity SLP	7.60%	14.92%
25	0.50%	MyFolio Managed V Annuity SLP	7.60%	14.92%
55	0.50%	Passive Plus IV Lump Sum SLP	5.92%	9.60%
45	0.50%	Passive Plus IV Lump Sum SLP	6.37%	12.22%
25	0.50%	Passive Plus IV Lump Sum SLP	6.37%	12.22%
55	0.50%	Managed Annuity Lifestyle Profile	5.90%	6.89%
45	0.50%	Managed Annuity Lifestyle Profile	6.79%	9.76%
25	0.50%	Managed Annuity Lifestyle Profile	6.79%	9.76%
55	0.50%	MyFolio Market II Annuity SLP	4.60%	5.95%
45	0.50%	MyFolio Market II Annuity SLP	4.60%	5.94%
25	0.50%	MyFolio Market II Annuity SLP	4.60%	5.94%
55	0.50%	MyFolio Managed III Active Retirement SLP	5.16%	8.55%
45	0.50%	MyFolio Managed III Active Retirement SLP	5.47%	10.02%
25	0.50%	MyFolio Managed III Active Retirement SLP	5.47%	10.02%
55	0.50%	Opportunity Universal Lifestyle Profile	8.53%	14.38%
45	0.50%	Opportunity Universal Lifestyle Profile	8.53%	14.38%
25	0.50%	Opportunity Universal Lifestyle Profile	8.53%	14.38%
55	0.50%	MyFolio Market V Universal SLP	8.04%	12.45%
45	0.50%	MyFolio Market V Universal SLP	8.47%	14.61%
25	0.50%	MyFolio Market V Universal SLP	8.47%	14.61%
55	0.50%	Active Plus IV Lump Sum SLP	6.00%	8.90%
45	0.50%	Active Plus IV Lump Sum SLP	6.45%	11.31%
25	0.50%	Active Plus IV Lump Sum SLP	6.45%	11.31%
55	0.50%	AP Drawdown lifestyle	5.72%	8.23%
45	0.50%	AP Drawdown lifestyle	6.20%	11.27%
25	0.50%	AP Drawdown lifestyle	6.20%	11.27%
55	0.27%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	5.30%	9.19%
45	0.27%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.36%	14.05%
25	0.27%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.36%	14.05%
55	0.27%	Passive Plus II Annuity SLP	3.90%	4.73%
45	0.27%	Passive Plus II Annuity SLP	3.90%	4.73%
25	0.27%	Passive Plus II Annuity SLP	3.90%	4.73%
55	0.27%	Active Plus II Active Retirement SLP	4.04%	5.21%
45	0.27%	Active Plus II Active Retirement SLP	3.95%	4.61%
25	0.27%	Active Plus II Active Retirement SLP	3.95%	4.61%
55	0.27%	Standard Life Opportunity II Universal Lifestyle Profile	3.15%	14.64%
45	0.27%	Standard Life Opportunity II Universal Lifestyle Profile	3.15%	14.64%
25	0.27%	Standard Life Opportunity II Universal Lifestyle Profile	3.15%	14.64%
55	0.27%	Passive Plus IV Universal SLP	5.80%	10.15%
45	0.27%	Passive Plus IV Universal SLP	6.13%	11.97%
25	0.27%	Passive Plus IV Universal SLP	6.13%	11.97%
55	0.27%	MyFolio Managed IV Lump Sum SLP	5.73%	10.07%
45	0.27%	MyFolio Managed IV Lump Sum SLP	6.21%	12.48%
25	0.27%	MyFolio Managed IV Lump Sum SLP	6.21%	12.48%
55	0.27%	MyFolio Market II Active Retirement SLP	4.38%	5.85%
45	0.27%	MyFolio Market II Active Retirement SLP	4.36%	5.69%
25	0.27%	MyFolio Market II Active Retirement SLP	4.36%	5.69%
55	0.27%	Standard Life MyFolio Market V Universal Lifestyle Profile	6.78%	9.15%
45	0.27%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.22%	14.35%

25	0.27%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.22%	14.35%
55	0.27%	Active Plus II Annuity SLP	3.95%	4.62%
45	0.27%	Active Plus II Annuity SLP	3.95%	4.61%
25	0.27%	Active Plus II Annuity SLP	3.95%	4.61%
55	0.27%	MyFolio Market I Lump Sum SLP	3.18%	3.22%
45	0.27%	MyFolio Market I Lump Sum SLP	3.18%	3.22%
25	0.27%	MyFolio Market I Lump Sum SLP	3.18%	3.22%
55	0.27%	Standard Life Balanced Managed I Universal Lifestyle Profile	5.65%	6.64%
45	0.27%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.54%	9.51%
25	0.27%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.54%	9.51%
55	0.27%	MyFolio Managed III Universal SLP	4.87%	8.16%
45	0.27%	MyFolio Managed III Universal SLP	5.23%	9.77%
25	0.27%	MyFolio Managed III Universal SLP	5.23%	9.77%
55	0.27%	MyFolio Market IV Annuity SLP	6.57%	10.51%
45	0.27%	MyFolio Market IV Annuity SLP	6.86%	12.11%
25	0.27%	MyFolio Market IV Annuity SLP	6.86%	12.11%
55	0.27%	MyFolio Managed V Active Retirement SLP	6.90%	12.51%
45	0.27%	MyFolio Managed V Active Retirement SLP	7.36%	14.65%
25	0.27%	MyFolio Managed V Active Retirement SLP	7.36%	14.65%
55	0.27%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.29%	8.43%
45	0.27%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.21%	12.48%
25	0.27%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.21%	12.48%
55	0.27%	MyFolio Managed II Annuity SLP	3.86%	5.73%
45	0.27%	MyFolio Managed II Annuity SLP	3.85%	5.72%
25	0.27%	MyFolio Managed II Annuity SLP	3.85%	5.72%
55	0.27%	Passive Plus I Lump Sum SLP	2.90%	1.48%
45	0.27%	Passive Plus I Lump Sum SLP	2.90%	1.48%
25	0.27%	Passive Plus I Lump Sum SLP	2.90%	1.48%
55	0.27%	Active Plus III Universal SLP	4.79%	6.42%
45	0.27%	Active Plus III Universal SLP	5.09%	7.66%
25	0.27%	Active Plus III Universal SLP	5.09%	7.66%
55	0.27%	Passive Plus IV Annuity SLP	5.80%	10.16%
45	0.27%	Passive Plus IV Annuity SLP	6.13%	11.97%
25	0.27%	Passive Plus IV Annuity SLP	6.13%	11.97%
55	0.27%	Active Plus IV Active Retirement SLP	5.98%	9.81%
45	0.27%	Active Plus IV Active Retirement SLP	6.21%	11.05%
25	0.27%	Active Plus IV Active Retirement SLP	6.21%	11.05%
55	0.27%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.62%	16.37%
45	0.27%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.62%	16.37%
25	0.27%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.62%	16.37%
55	0.27%	MyFolio Market II Universal SLP	4.36%	5.71%
45	0.27%	MyFolio Market II Universal SLP	4.36%	5.69%
25	0.27%	MyFolio Market II Universal SLP	4.36%	5.69%
55	0.27%	Active Plus I Lump Sum SLP	2.96%	1.50%
45	0.27%	Active Plus I Lump Sum SLP	2.96%	1.50%
25	0.27%	Active Plus I Lump Sum SLP	2.96%	1.50%
55	0.27%	MyFolio Market IV Active Retirement SLP	6.62%	10.60%
45	0.27%	MyFolio Market IV Active Retirement SLP	6.86%	12.11%
25	0.27%	MyFolio Market IV Active Retirement SLP	6.86%	12.11%
55	0.27%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.71%	5.96%
45	0.27%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.71%	5.96%
25	0.27%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.71%	5.96%
55	0.27%	Active Plus IV Annuity SLP	5.88%	9.44%
45	0.27%	Active Plus IV Annuity SLP	6.21%	11.05%
25	0.27%	Active Plus IV Annuity SLP	6.21%	11.05%
55	0.27%	MyFolio Market III Lump Sum SLP	5.12%	6.90%
45	0.27%	MyFolio Market III Lump Sum SLP	5.68%	9.32%
25	0.27%	MyFolio Market III Lump Sum SLP	5.68%	9.32%
55	0.27%	Standard Life Opportunity Universal Lifestyle Profile	8.28%	14.12%
45	0.27%	Standard Life Opportunity Universal Lifestyle Profile	8.28%	14.12%
25	0.27%	Standard Life Opportunity Universal Lifestyle Profile	8.28%	14.12%
55	0.27%	MyFolio Managed V Universal SLP	6.87%	12.43%

45	0.27%	MyFolio Managed V Universal SLP	7.36%	14.65%
25	0.27%	MyFolio Managed V Universal SLP	7.36%	14.65%
55	0.27%	MyFolio Managed I Lump Sum SLP	2.81%	2.84%
45	0.27%	MyFolio Managed I Lump Sum SLP	2.81%	2.84%
25	0.27%	MyFolio Managed I Lump Sum SLP	2.81%	2.84%
55	0.27%	Passive Plus III Active Retirement SLP	4.79%	7.29%
45	0.27%	Passive Plus III Active Retirement SLP	4.96%	8.09%
25	0.27%	Passive Plus III Active Retirement SLP	4.96%	8.09%
55	0.27%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.36%	5.69%
45	0.27%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.36%	5.69%
25	0.27%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.36%	5.69%
55	0.27%	MyFolio Managed IV Annuity SLP	5.87%	10.80%
45	0.27%	MyFolio Managed IV Annuity SLP	6.21%	12.48%
25	0.27%	MyFolio Managed IV Annuity SLP	6.21%	12.48%
55	0.27%	Passive Plus III Lump Sum SLP	4.44%	5.45%
45	0.27%	Passive Plus III Lump Sum SLP	4.96%	8.09%
25	0.27%	Passive Plus III Lump Sum SLP	4.96%	8.09%
55	0.27%	Active Plus V Universal SLP	6.75%	11.45%
45	0.27%	Active Plus V Universal SLP	7.23%	13.75%
25	0.27%	Active Plus V Universal SLP	7.23%	13.75%
55	0.27%	MyFolio Market I Annuity SLP	3.18%	3.22%
45	0.27%	MyFolio Market I Annuity SLP	3.18%	3.22%
25	0.27%	MyFolio Market I Annuity SLP	3.18%	3.22%
55	0.27%	MyFolio Managed II Active Retirement SLP	3.91%	5.87%
45	0.27%	MyFolio Managed II Active Retirement SLP	3.85%	5.72%
25	0.27%	MyFolio Managed II Active Retirement SLP	3.85%	5.72%
55	0.27%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.36%	4.74%
45	0.27%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.36%	4.74%
25	0.27%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.36%	4.74%
55	0.27%	MyFolio Market IV Universal SLP	6.57%	10.51%
45	0.27%	MyFolio Market IV Universal SLP	6.86%	12.11%
25	0.27%	MyFolio Market IV Universal SLP	6.86%	12.11%
55	0.27%	Active Plus III Lump Sum SLP	4.57%	5.19%
45	0.27%	Active Plus III Lump Sum SLP	5.09%	7.66%
25	0.27%	Active Plus III Lump Sum SLP	5.09%	7.66%
55	0.27%	AP Cash lifestyle	5.12%	5.84%
45	0.27%	AP Cash lifestyle	5.96%	11.01%
25	0.27%	AP Cash lifestyle	5.96%	11.01%
55	0.27%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	4.83%	8.34%
45	0.27%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.53%	11.90%
25	0.27%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.53%	11.90%
55	0.27%	Passive Plus I Annuity SLP	2.90%	1.48%
45	0.27%	Passive Plus I Annuity SLP	2.90%	1.48%
25	0.27%	Passive Plus I Annuity SLP	2.90%	1.48%
55	0.27%	MyFolio Market V Lump Sum SLP	7.67%	11.57%
45	0.27%	MyFolio Market V Lump Sum SLP	8.22%	14.35%
25	0.27%	MyFolio Market V Lump Sum SLP	8.22%	14.35%
55	0.27%	Standard Life Cautious Managed Universal Lifestyle Profile	4.36%	4.74%
45	0.27%	Standard Life Cautious Managed Universal Lifestyle Profile	4.36%	4.74%
25	0.27%	Standard Life Cautious Managed Universal Lifestyle Profile	4.36%	4.74%
55	0.27%	Passive Plus III Universal SLP	4.67%	6.73%
45	0.27%	Passive Plus III Universal SLP	4.96%	8.09%
25	0.27%	Passive Plus III Universal SLP	4.96%	8.09%
55	0.27%	MyFolio Managed III Lump Sum SLP	4.61%	6.99%
45	0.27%	MyFolio Managed III Lump Sum SLP	5.23%	9.77%
25	0.27%	MyFolio Managed III Lump Sum SLP	5.23%	9.77%
55	0.27%	Passive Plus V Active Retirement SLP	6.93%	13.28%
45	0.27%	Passive Plus V Active Retirement SLP	7.31%	15.67%
25	0.27%	Passive Plus V Active Retirement SLP	7.31%	15.67%
55	0.27%	Standard Life MyFolio Market IV Universal Lifestyle Profile	5.96%	8.26%
45	0.27%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.86%	12.11%
25	0.27%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.86%	12.11%

55	0.27%	Active Plus I Annuity SLP	2.96%	1.50%
45	0.27%	Active Plus I Annuity SLP	2.96%	1.50%
25	0.27%	Active Plus I Annuity SLP	2.96%	1.50%
55	0.27%	Passive Plus V Lump Sum SLP	6.70%	12.12%
45	0.27%	Passive Plus V Lump Sum SLP	7.31%	15.67%
25	0.27%	Passive Plus V Lump Sum SLP	7.31%	15.67%
55	0.27%	Standard Life Opportunity I Universal Lifestyle Profile	8.28%	14.12%
45	0.27%	Standard Life Opportunity I Universal Lifestyle Profile	8.28%	14.12%
25	0.27%	Standard Life Opportunity I Universal Lifestyle Profile	8.28%	14.12%
55	0.27%	MyFolio Managed II Universal SLP	3.86%	5.73%
45	0.27%	MyFolio Managed II Universal SLP	3.85%	5.72%
25	0.27%	MyFolio Managed II Universal SLP	3.85%	5.72%
55	0.27%	MyFolio Market III Annuity SLP	5.36%	7.89%
45	0.27%	MyFolio Market III Annuity SLP	5.68%	9.32%
25	0.27%	MyFolio Market III Annuity SLP	5.68%	9.32%
55	0.27%	MyFolio Managed IV Active Retirement SLP	5.90%	10.88%
45	0.27%	MyFolio Managed IV Active Retirement SLP	6.21%	12.48%
25	0.27%	MyFolio Managed IV Active Retirement SLP	6.21%	12.48%
55	0.27%	Global Equity (50:50) Index Universal Lifestyle Profile	6.79%	11.42%
45	0.27%	Global Equity (50:50) Index Universal Lifestyle Profile	7.64%	15.94%
25	0.27%	Global Equity (50:50) Index Universal Lifestyle Profile	7.64%	15.94%
55	0.27%	MyFolio Managed I Annuity SLP	2.81%	2.84%
45	0.27%	MyFolio Managed I Annuity SLP	2.81%	2.84%
25	0.27%	MyFolio Managed I Annuity SLP	2.81%	2.84%
55	0.27%	Active Plus V Lump Sum SLP	6.64%	10.68%
45	0.27%	Active Plus V Lump Sum SLP	7.23%	13.75%
25	0.27%	Active Plus V Lump Sum SLP	7.23%	13.75%
55	0.27%	AP Annuity lifestyle	5.09%	5.66%
45	0.27%	AP Annuity lifestyle	5.96%	11.01%
25	0.27%	AP Annuity lifestyle	5.96%	11.01%
55	0.27%	Active Plus II Universal SLP	3.94%	4.59%
45	0.27%	Active Plus II Universal SLP	3.95%	4.61%
25	0.27%	Active Plus II Universal SLP	3.95%	4.61%
55	0.27%	Passive Plus III Annuity SLP	4.68%	6.75%
45	0.27%	Passive Plus III Annuity SLP	4.96%	8.09%
25	0.27%	Passive Plus III Annuity SLP	4.96%	8.09%
55	0.27%	Active Plus III Active Retirement SLP	4.89%	7.04%
45	0.27%	Active Plus III Active Retirement SLP	5.09%	7.66%
25	0.27%	Active Plus III Active Retirement SLP	5.09%	7.66%
55	0.27%	Passive Plus V Universal SLP	6.82%	12.92%
45	0.27%	Passive Plus V Universal SLP	7.31%	15.67%
25	0.27%	Passive Plus V Universal SLP	7.31%	15.67%
55	0.27%	MyFolio Managed V Lump Sum SLP	6.73%	11.70%
45	0.27%	MyFolio Managed V Lump Sum SLP	7.36%	14.65%
25	0.27%	MyFolio Managed V Lump Sum SLP	7.36%	14.65%
55	0.27%	MyFolio Market III Active Retirement SLP	5.38%	8.03%
45	0.27%	MyFolio Market III Active Retirement SLP	5.68%	9.32%
25	0.27%	MyFolio Market III Active Retirement SLP	5.68%	9.32%
55	0.27%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.82%	3.61%
45	0.27%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.82%	3.61%
25	0.27%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.82%	3.61%
55	0.27%	Active Plus III Annuity SLP	4.80%	6.45%
45	0.27%	Active Plus III Annuity SLP	5.09%	7.66%
25	0.27%	Active Plus III Annuity SLP	5.09%	7.66%
55	0.27%	MyFolio Market II Lump Sum SLP	4.11%	4.72%
45	0.27%	MyFolio Market II Lump Sum SLP	4.36%	5.69%
25	0.27%	MyFolio Market II Lump Sum SLP	4.36%	5.69%
55	0.27%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.36%	4.74%
45	0.27%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.36%	4.74%
25	0.27%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.36%	4.74%
55	0.27%	MyFolio Managed IV Universal SLP	5.87%	10.80%
45	0.27%	MyFolio Managed IV Universal SLP	6.21%	12.48%

25	0.27%	MyFolio Managed IV Universal SLP	6.21%	12.48%
55	0.27%	MyFolio Market V Annuity SLP	7.79%	12.19%
45	0.27%	MyFolio Market V Annuity SLP	8.22%	14.35%
25	0.27%	MyFolio Market V Annuity SLP	8.22%	14.35%
55	0.27%	Passive Plus II Active Retirement SLP	4.01%	5.28%
45	0.27%	Passive Plus II Active Retirement SLP	3.90%	4.73%
25	0.27%	Passive Plus II Active Retirement SLP	3.90%	4.73%
55	0.27%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.18%	3.22%
45	0.27%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.18%	3.22%
25	0.27%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.18%	3.22%
55	0.27%	MyFolio Managed III Annuity SLP	4.87%	8.16%
45	0.27%	MyFolio Managed III Annuity SLP	5.23%	9.77%
25	0.27%	MyFolio Managed III Annuity SLP	5.23%	9.77%
55	0.27%	Passive Plus II Lump Sum SLP	3.66%	3.43%
45	0.27%	Passive Plus II Lump Sum SLP	3.90%	4.73%
25	0.27%	Passive Plus II Lump Sum SLP	3.90%	4.73%
55	0.27%	Active Plus IV Universal SLP	5.88%	9.43%
45	0.27%	Active Plus IV Universal SLP	6.21%	11.05%
25	0.27%	Active Plus IV Universal SLP	6.21%	11.05%
55	0.27%	Passive Plus V Annuity SLP	6.82%	12.94%
45	0.27%	Passive Plus V Annuity SLP	7.31%	15.67%
25	0.27%	Passive Plus V Annuity SLP	7.31%	15.67%
55	0.27%	Active Plus V Active Retirement SLP	6.86%	11.84%
45	0.27%	Active Plus V Active Retirement SLP	7.23%	13.75%
25	0.27%	Active Plus V Active Retirement SLP	7.23%	13.75%
55	0.27%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.65%	6.64%
45	0.27%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.54%	9.51%
25	0.27%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.54%	9.51%
55	0.27%	MyFolio Market III Universal SLP	5.36%	7.89%
45	0.27%	MyFolio Market III Universal SLP	5.68%	9.32%
25	0.27%	MyFolio Market III Universal SLP	5.68%	9.32%
55	0.27%	Active Plus II Lump Sum SLP	3.71%	3.35%
45	0.27%	Active Plus II Lump Sum SLP	3.95%	4.61%
25	0.27%	Active Plus II Lump Sum SLP	3.95%	4.61%
55	0.27%	MyFolio Market V Active Retirement SLP	7.84%	12.28%
45	0.27%	MyFolio Market V Active Retirement SLP	8.22%	14.35%
25	0.27%	MyFolio Market V Active Retirement SLP	8.22%	14.35%
55	0.27%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.22%	7.30%
45	0.27%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.56%	9.32%
25	0.27%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.56%	9.32%
55	0.27%	Active Plus V Annuity SLP	6.76%	11.47%
45	0.27%	Active Plus V Annuity SLP	7.23%	13.75%
25	0.27%	Active Plus V Annuity SLP	7.23%	13.75%
55	0.27%	MyFolio Market IV Lump Sum SLP	6.45%	9.89%
45	0.27%	MyFolio Market IV Lump Sum SLP	6.86%	12.11%
25	0.27%	MyFolio Market IV Lump Sum SLP	6.86%	12.11%
55	0.27%	Standard Life Balanced Managed Universal Lifestyle Profile	5.65%	6.64%
45	0.27%	Standard Life Balanced Managed Universal Lifestyle Profile	6.54%	9.51%
25	0.27%	Standard Life Balanced Managed Universal Lifestyle Profile	6.54%	9.51%
55	0.27%	Passive Plus II Universal SLP	3.89%	4.71%
45	0.27%	Passive Plus II Universal SLP	3.90%	4.73%
25	0.27%	Passive Plus II Universal SLP	3.90%	4.73%
55	0.27%	MyFolio Managed II Lump Sum SLP	3.59%	4.57%
45	0.27%	MyFolio Managed II Lump Sum SLP	3.85%	5.72%
25	0.27%	MyFolio Managed II Lump Sum SLP	3.85%	5.72%
55	0.27%	Passive Plus IV Active Retirement SLP	5.91%	10.50%
45	0.27%	Passive Plus IV Active Retirement SLP	6.13%	11.97%
25	0.27%	Passive Plus IV Active Retirement SLP	6.13%	11.97%
55	0.27%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.20%	7.15%
45	0.27%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.68%	9.32%
25	0.27%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.68%	9.32%
55	0.27%	MyFolio Managed V Annuity SLP	6.87%	12.43%

45	0.27%	MyFolio Managed V Annuity SLP	7.36%	14.65%
25	0.27%	MyFolio Managed V Annuity SLP	7.36%	14.65%
55	0.27%	Passive Plus IV Lump Sum SLP	5.68%	9.34%
45	0.27%	Passive Plus IV Lump Sum SLP	6.13%	11.97%
25	0.27%	Passive Plus IV Lump Sum SLP	6.13%	11.97%
55	0.27%	Managed Annuity Lifestyle Profile	5.65%	6.64%
45	0.27%	Managed Annuity Lifestyle Profile	6.54%	9.51%
25	0.27%	Managed Annuity Lifestyle Profile	6.54%	9.51%
55	0.27%	MyFolio Market II Annuity SLP	4.36%	5.71%
45	0.27%	MyFolio Market II Annuity SLP	4.36%	5.69%
25	0.27%	MyFolio Market II Annuity SLP	4.36%	5.69%
55	0.27%	MyFolio Managed III Active Retirement SLP	4.92%	8.30%
45	0.27%	MyFolio Managed III Active Retirement SLP	5.23%	9.77%
25	0.27%	MyFolio Managed III Active Retirement SLP	5.23%	9.77%
55	0.27%	Opportunity Universal Lifestyle Profile	8.28%	14.12%
45	0.27%	Opportunity Universal Lifestyle Profile	8.28%	14.12%
25	0.27%	Opportunity Universal Lifestyle Profile	8.28%	14.12%
55	0.27%	MyFolio Market V Universal SLP	7.79%	12.19%
45	0.27%	MyFolio Market V Universal SLP	8.22%	14.35%
25	0.27%	MyFolio Market V Universal SLP	8.22%	14.35%
55	0.27%	Active Plus IV Lump Sum SLP	5.76%	8.66%
45	0.27%	Active Plus IV Lump Sum SLP	6.21%	11.05%
25	0.27%	Active Plus IV Lump Sum SLP	6.21%	11.05%
55	0.27%	AP Drawdown lifestyle	5.47%	7.99%
45	0.27%	AP Drawdown lifestyle	5.96%	11.01%
25	0.27%	AP Drawdown lifestyle	5.96%	11.01%
55	0.35%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	5.39%	9.28%
45	0.35%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.44%	14.14%
25	0.35%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.44%	14.14%
55	0.35%	Passive Plus II Annuity SLP	3.98%	4.82%
45	0.35%	Passive Plus II Annuity SLP	3.98%	4.81%
25	0.35%	Passive Plus II Annuity SLP	3.98%	4.81%
55	0.35%	Active Plus II Active Retirement SLP	4.12%	5.29%
45	0.35%	Active Plus II Active Retirement SLP	4.03%	4.69%
25	0.35%	Active Plus II Active Retirement SLP	4.03%	4.69%
55	0.35%	Standard Life Opportunity II Universal Lifestyle Profile	3.23%	14.73%
45	0.35%	Standard Life Opportunity II Universal Lifestyle Profile	3.23%	14.73%
25	0.35%	Standard Life Opportunity II Universal Lifestyle Profile	3.23%	14.73%
55	0.35%	Passive Plus IV Universal SLP	5.88%	10.24%
45	0.35%	Passive Plus IV Universal SLP	6.21%	12.06%
25	0.35%	Passive Plus IV Universal SLP	6.21%	12.06%
55	0.35%	MyFolio Managed IV Lump Sum SLP	5.82%	10.16%
45	0.35%	MyFolio Managed IV Lump Sum SLP	6.29%	12.57%
25	0.35%	MyFolio Managed IV Lump Sum SLP	6.29%	12.57%
55	0.35%	MyFolio Market II Active Retirement SLP	4.46%	5.94%
45	0.35%	MyFolio Market II Active Retirement SLP	4.44%	5.78%
25	0.35%	MyFolio Market II Active Retirement SLP	4.44%	5.78%
55	0.35%	Standard Life MyFolio Market V Universal Lifestyle Profile	6.86%	9.24%
45	0.35%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.31%	14.44%
25	0.35%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.31%	14.44%
55	0.35%	Active Plus II Annuity SLP	4.03%	4.70%
45	0.35%	Active Plus II Annuity SLP	4.03%	4.69%
25	0.35%	Active Plus II Annuity SLP	4.03%	4.69%
55	0.35%	MyFolio Market I Lump Sum SLP	3.26%	3.30%
45	0.35%	MyFolio Market I Lump Sum SLP	3.26%	3.30%
25	0.35%	MyFolio Market I Lump Sum SLP	3.26%	3.30%
55	0.35%	Standard Life Balanced Managed I Universal Lifestyle Profile	5.74%	6.73%
45	0.35%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.63%	9.60%
25	0.35%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.63%	9.60%
55	0.35%	MyFolio Managed III Universal SLP	4.95%	8.24%
45	0.35%	MyFolio Managed III Universal SLP	5.32%	9.85%
25	0.35%	MyFolio Managed III Universal SLP	5.32%	9.85%

55	0.35%	MyFolio Market IV Annuity SLP	6.66%	10.60%
45	0.35%	MyFolio Market IV Annuity SLP	6.95%	12.20%
25	0.35%	MyFolio Market IV Annuity SLP	6.95%	12.20%
55	0.35%	MyFolio Managed V Active Retirement SLP	6.99%	12.60%
45	0.35%	MyFolio Managed V Active Retirement SLP	7.44%	14.75%
25	0.35%	MyFolio Managed V Active Retirement SLP	7.44%	14.75%
55	0.35%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.37%	8.51%
45	0.35%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.29%	12.57%
25	0.35%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.29%	12.57%
55	0.35%	MyFolio Managed II Annuity SLP	3.94%	5.82%
45	0.35%	MyFolio Managed II Annuity SLP	3.94%	5.81%
25	0.35%	MyFolio Managed II Annuity SLP	3.94%	5.81%
55	0.35%	Passive Plus I Lump Sum SLP	2.98%	1.56%
45	0.35%	Passive Plus I Lump Sum SLP	2.98%	1.56%
25	0.35%	Passive Plus I Lump Sum SLP	2.98%	1.56%
55	0.35%	Active Plus III Universal SLP	4.88%	6.50%
45	0.35%	Active Plus III Universal SLP	5.18%	7.75%
25	0.35%	Active Plus III Universal SLP	5.18%	7.75%
55	0.35%	Passive Plus IV Annuity SLP	5.88%	10.25%
45	0.35%	Passive Plus IV Annuity SLP	6.21%	12.06%
25	0.35%	Passive Plus IV Annuity SLP	6.21%	12.06%
55	0.35%	Active Plus IV Active Retirement SLP	6.07%	9.90%
45	0.35%	Active Plus IV Active Retirement SLP	6.29%	11.14%
25	0.35%	Active Plus IV Active Retirement SLP	6.29%	11.14%
55	0.35%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.70%	16.46%
45	0.35%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.70%	16.46%
25	0.35%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.70%	16.46%
55	0.35%	MyFolio Market II Universal SLP	4.45%	5.79%
45	0.35%	MyFolio Market II Universal SLP	4.44%	5.78%
25	0.35%	MyFolio Market II Universal SLP	4.44%	5.78%
55	0.35%	Active Plus I Lump Sum SLP	3.04%	1.58%
45	0.35%	Active Plus I Lump Sum SLP	3.04%	1.58%
25	0.35%	Active Plus I Lump Sum SLP	3.04%	1.58%
55	0.35%	MyFolio Market IV Active Retirement SLP	6.71%	10.69%
45	0.35%	MyFolio Market IV Active Retirement SLP	6.95%	12.20%
25	0.35%	MyFolio Market IV Active Retirement SLP	6.95%	12.20%
55	0.35%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.79%	6.04%
45	0.35%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.79%	6.04%
25	0.35%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.79%	6.04%
55	0.35%	Active Plus IV Annuity SLP	5.96%	9.53%
45	0.35%	Active Plus IV Annuity SLP	6.29%	11.14%
25	0.35%	Active Plus IV Annuity SLP	6.29%	11.14%
55	0.35%	MyFolio Market III Lump Sum SLP	5.20%	6.98%
45	0.35%	MyFolio Market III Lump Sum SLP	5.77%	9.41%
25	0.35%	MyFolio Market III Lump Sum SLP	5.77%	9.41%
55	0.35%	Standard Life Opportunity Universal Lifestyle Profile	8.37%	14.21%
45	0.35%	Standard Life Opportunity Universal Lifestyle Profile	8.37%	14.21%
25	0.35%	Standard Life Opportunity Universal Lifestyle Profile	8.37%	14.21%
55	0.35%	MyFolio Managed V Universal SLP	6.96%	12.52%
45	0.35%	MyFolio Managed V Universal SLP	7.44%	14.75%
25	0.35%	MyFolio Managed V Universal SLP	7.44%	14.75%
55	0.35%	MyFolio Managed I Lump Sum SLP	2.89%	2.92%
45	0.35%	MyFolio Managed I Lump Sum SLP	2.89%	2.92%
25	0.35%	MyFolio Managed I Lump Sum SLP	2.89%	2.92%
55	0.35%	Passive Plus III Active Retirement SLP	4.87%	7.38%
45	0.35%	Passive Plus III Active Retirement SLP	5.05%	8.18%
25	0.35%	Passive Plus III Active Retirement SLP	5.05%	8.18%
55	0.35%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.44%	5.78%
45	0.35%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.44%	5.78%
25	0.35%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.44%	5.78%
55	0.35%	MyFolio Managed IV Annuity SLP	5.96%	10.89%
45	0.35%	MyFolio Managed IV Annuity SLP	6.29%	12.57%

25	0.35%	MyFolio Managed IV Annuity SLP	6.29%	12.57%
55	0.35%	Passive Plus III Lump Sum SLP	4.52%	5.53%
45	0.35%	Passive Plus III Lump Sum SLP	5.05%	8.18%
25	0.35%	Passive Plus III Lump Sum SLP	5.05%	8.18%
55	0.35%	Active Plus V Universal SLP	6.84%	11.54%
45	0.35%	Active Plus V Universal SLP	7.31%	13.85%
25	0.35%	Active Plus V Universal SLP	7.31%	13.85%
55	0.35%	MyFolio Market I Annuity SLP	3.26%	3.30%
45	0.35%	MyFolio Market I Annuity SLP	3.26%	3.30%
25	0.35%	MyFolio Market I Annuity SLP	3.26%	3.30%
55	0.35%	MyFolio Managed II Active Retirement SLP	3.99%	5.96%
45	0.35%	MyFolio Managed II Active Retirement SLP	3.94%	5.81%
25	0.35%	MyFolio Managed II Active Retirement SLP	3.94%	5.81%
55	0.35%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.44%	4.82%
45	0.35%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.44%	4.82%
25	0.35%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.44%	4.82%
55	0.35%	MyFolio Market IV Universal SLP	6.66%	10.60%
45	0.35%	MyFolio Market IV Universal SLP	6.95%	12.20%
25	0.35%	MyFolio Market IV Universal SLP	6.95%	12.20%
55	0.35%	Active Plus III Lump Sum SLP	4.65%	5.27%
45	0.35%	Active Plus III Lump Sum SLP	5.18%	7.75%
25	0.35%	Active Plus III Lump Sum SLP	5.18%	7.75%
55	0.35%	AP Cash lifestyle	5.21%	5.92%
45	0.35%	AP Cash lifestyle	6.04%	11.10%
25	0.35%	AP Cash lifestyle	6.04%	11.10%
55	0.35%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	4.91%	8.42%
45	0.35%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.61%	11.99%
25	0.35%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.61%	11.99%
55	0.35%	Passive Plus I Annuity SLP	2.98%	1.56%
45	0.35%	Passive Plus I Annuity SLP	2.98%	1.56%
25	0.35%	Passive Plus I Annuity SLP	2.98%	1.56%
55	0.35%	MyFolio Market V Lump Sum SLP	7.76%	11.66%
45	0.35%	MyFolio Market V Lump Sum SLP	8.31%	14.44%
25	0.35%	MyFolio Market V Lump Sum SLP	8.31%	14.44%
55	0.35%	Standard Life Cautious Managed Universal Lifestyle Profile	4.44%	4.82%
45	0.35%	Standard Life Cautious Managed Universal Lifestyle Profile	4.44%	4.82%
25	0.35%	Standard Life Cautious Managed Universal Lifestyle Profile	4.44%	4.82%
55	0.35%	Passive Plus III Universal SLP	4.76%	6.82%
45	0.35%	Passive Plus III Universal SLP	5.05%	8.18%
25	0.35%	Passive Plus III Universal SLP	5.05%	8.18%
55	0.35%	MyFolio Managed III Lump Sum SLP	4.69%	7.08%
45	0.35%	MyFolio Managed III Lump Sum SLP	5.32%	9.85%
25	0.35%	MyFolio Managed III Lump Sum SLP	5.32%	9.85%
55	0.35%	Passive Plus V Active Retirement SLP	7.01%	13.37%
45	0.35%	Passive Plus V Active Retirement SLP	7.40%	15.76%
25	0.35%	Passive Plus V Active Retirement SLP	7.40%	15.76%
55	0.35%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.04%	8.34%
45	0.35%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.95%	12.20%
25	0.35%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.95%	12.20%
55	0.35%	Active Plus I Annuity SLP	3.04%	1.58%
45	0.35%	Active Plus I Annuity SLP	3.04%	1.58%
25	0.35%	Active Plus I Annuity SLP	3.04%	1.58%
55	0.35%	Passive Plus V Lump Sum SLP	6.79%	12.21%
45	0.35%	Passive Plus V Lump Sum SLP	7.40%	15.76%
25	0.35%	Passive Plus V Lump Sum SLP	7.40%	15.76%
55	0.35%	Standard Life Opportunity I Universal Lifestyle Profile	8.37%	14.21%
45	0.35%	Standard Life Opportunity I Universal Lifestyle Profile	8.37%	14.21%
25	0.35%	Standard Life Opportunity I Universal Lifestyle Profile	8.37%	14.21%
55	0.35%	MyFolio Managed II Universal SLP	3.94%	5.82%
45	0.35%	MyFolio Managed II Universal SLP	3.94%	5.81%
25	0.35%	MyFolio Managed II Universal SLP	3.94%	5.81%
55	0.35%	MyFolio Market III Annuity SLP	5.45%	7.97%

45	0.35%	MyFolio Market III Annuity SLP	5.77%	9.41%
25	0.35%	MyFolio Market III Annuity SLP	5.77%	9.41%
55	0.35%	MyFolio Managed IV Active Retirement SLP	5.99%	10.97%
45	0.35%	MyFolio Managed IV Active Retirement SLP	6.29%	12.57%
25	0.35%	MyFolio Managed IV Active Retirement SLP	6.29%	12.57%
55	0.35%	Global Equity (50:50) Index Universal Lifestyle Profile	6.88%	11.50%
45	0.35%	Global Equity (50:50) Index Universal Lifestyle Profile	7.72%	16.03%
25	0.35%	Global Equity (50:50) Index Universal Lifestyle Profile	7.72%	16.03%
55	0.35%	MyFolio Managed I Annuity SLP	2.89%	2.92%
45	0.35%	MyFolio Managed I Annuity SLP	2.89%	2.92%
25	0.35%	MyFolio Managed I Annuity SLP	2.89%	2.92%
55	0.35%	Active Plus V Lump Sum SLP	6.72%	10.77%
45	0.35%	Active Plus V Lump Sum SLP	7.31%	13.85%
25	0.35%	Active Plus V Lump Sum SLP	7.31%	13.85%
55	0.35%	AP Annuity lifestyle	5.17%	5.74%
45	0.35%	AP Annuity lifestyle	6.04%	11.10%
25	0.35%	AP Annuity lifestyle	6.04%	11.10%
55	0.35%	Active Plus II Universal SLP	4.03%	4.67%
45	0.35%	Active Plus II Universal SLP	4.03%	4.69%
25	0.35%	Active Plus II Universal SLP	4.03%	4.69%
55	0.35%	Passive Plus III Annuity SLP	4.76%	6.83%
45	0.35%	Passive Plus III Annuity SLP	5.05%	8.18%
25	0.35%	Passive Plus III Annuity SLP	5.05%	8.18%
55	0.35%	Active Plus III Active Retirement SLP	4.97%	7.12%
45	0.35%	Active Plus III Active Retirement SLP	5.18%	7.75%
25	0.35%	Active Plus III Active Retirement SLP	5.18%	7.75%
55	0.35%	Passive Plus V Universal SLP	6.90%	13.01%
45	0.35%	Passive Plus V Universal SLP	7.40%	15.76%
25	0.35%	Passive Plus V Universal SLP	7.40%	15.76%
55	0.35%	MyFolio Managed V Lump Sum SLP	6.82%	11.79%
45	0.35%	MyFolio Managed V Lump Sum SLP	7.44%	14.75%
25	0.35%	MyFolio Managed V Lump Sum SLP	7.44%	14.75%
55	0.35%	MyFolio Market III Active Retirement SLP	5.46%	8.12%
45	0.35%	MyFolio Market III Active Retirement SLP	5.77%	9.41%
25	0.35%	MyFolio Market III Active Retirement SLP	5.77%	9.41%
55	0.35%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.90%	3.69%
45	0.35%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.90%	3.69%
25	0.35%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.90%	3.69%
55	0.35%	Active Plus III Annuity SLP	4.88%	6.53%
45	0.35%	Active Plus III Annuity SLP	5.18%	7.75%
25	0.35%	Active Plus III Annuity SLP	5.18%	7.75%
55	0.35%	MyFolio Market II Lump Sum SLP	4.19%	4.80%
45	0.35%	MyFolio Market II Lump Sum SLP	4.44%	5.78%
25	0.35%	MyFolio Market II Lump Sum SLP	4.44%	5.78%
55	0.35%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.44%	4.82%
45	0.35%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.44%	4.82%
25	0.35%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.44%	4.82%
55	0.35%	MyFolio Managed IV Universal SLP	5.96%	10.89%
45	0.35%	MyFolio Managed IV Universal SLP	6.29%	12.57%
25	0.35%	MyFolio Managed IV Universal SLP	6.29%	12.57%
55	0.35%	MyFolio Market V Annuity SLP	7.87%	12.28%
45	0.35%	MyFolio Market V Annuity SLP	8.31%	14.44%
25	0.35%	MyFolio Market V Annuity SLP	8.31%	14.44%
55	0.35%	Passive Plus II Active Retirement SLP	4.09%	5.36%
45	0.35%	Passive Plus II Active Retirement SLP	3.98%	4.81%
25	0.35%	Passive Plus II Active Retirement SLP	3.98%	4.81%
55	0.35%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.26%	3.30%
45	0.35%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.26%	3.30%
25	0.35%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.26%	3.30%
55	0.35%	MyFolio Managed III Annuity SLP	4.95%	8.24%
45	0.35%	MyFolio Managed III Annuity SLP	5.32%	9.85%
25	0.35%	MyFolio Managed III Annuity SLP	5.32%	9.85%

55	0.35%	Passive Plus II Lump Sum SLP	3.74%	3.51%
45	0.35%	Passive Plus II Lump Sum SLP	3.98%	4.81%
25	0.35%	Passive Plus II Lump Sum SLP	3.98%	4.81%
55	0.35%	Active Plus IV Universal SLP	5.96%	9.51%
45	0.35%	Active Plus IV Universal SLP	6.29%	11.14%
25	0.35%	Active Plus IV Universal SLP	6.29%	11.14%
55	0.35%	Passive Plus V Annuity SLP	6.90%	13.03%
45	0.35%	Passive Plus V Annuity SLP	7.40%	15.76%
25	0.35%	Passive Plus V Annuity SLP	7.40%	15.76%
55	0.35%	Active Plus V Active Retirement SLP	6.94%	11.93%
45	0.35%	Active Plus V Active Retirement SLP	7.31%	13.85%
25	0.35%	Active Plus V Active Retirement SLP	7.31%	13.85%
55	0.35%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.74%	6.73%
45	0.35%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.63%	9.60%
25	0.35%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.63%	9.60%
55	0.35%	MyFolio Market III Universal SLP	5.45%	7.97%
45	0.35%	MyFolio Market III Universal SLP	5.77%	9.41%
25	0.35%	MyFolio Market III Universal SLP	5.77%	9.41%
55	0.35%	Active Plus II Lump Sum SLP	3.79%	3.44%
45	0.35%	Active Plus II Lump Sum SLP	4.03%	4.69%
25	0.35%	Active Plus II Lump Sum SLP	4.03%	4.69%
55	0.35%	MyFolio Market V Active Retirement SLP	7.92%	12.37%
45	0.35%	MyFolio Market V Active Retirement SLP	8.31%	14.44%
25	0.35%	MyFolio Market V Active Retirement SLP	8.31%	14.44%
55	0.35%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.30%	7.39%
45	0.35%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.64%	9.41%
25	0.35%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.64%	9.41%
55	0.35%	Active Plus V Annuity SLP	6.84%	11.56%
45	0.35%	Active Plus V Annuity SLP	7.31%	13.85%
25	0.35%	Active Plus V Annuity SLP	7.31%	13.85%
55	0.35%	MyFolio Market IV Lump Sum SLP	6.54%	9.98%
45	0.35%	MyFolio Market IV Lump Sum SLP	6.95%	12.20%
25	0.35%	MyFolio Market IV Lump Sum SLP	6.95%	12.20%
55	0.35%	Standard Life Balanced Managed Universal Lifestyle Profile	5.74%	6.73%
45	0.35%	Standard Life Balanced Managed Universal Lifestyle Profile	6.63%	9.60%
25	0.35%	Standard Life Balanced Managed Universal Lifestyle Profile	6.63%	9.60%
55	0.35%	Passive Plus II Universal SLP	3.98%	4.80%
45	0.35%	Passive Plus II Universal SLP	3.98%	4.81%
25	0.35%	Passive Plus II Universal SLP	3.98%	4.81%
55	0.35%	MyFolio Managed II Lump Sum SLP	3.67%	4.65%
45	0.35%	MyFolio Managed II Lump Sum SLP	3.94%	5.81%
25	0.35%	MyFolio Managed II Lump Sum SLP	3.94%	5.81%
55	0.35%	Passive Plus IV Active Retirement SLP	5.99%	10.59%
45	0.35%	Passive Plus IV Active Retirement SLP	6.21%	12.06%
25	0.35%	Passive Plus IV Active Retirement SLP	6.21%	12.06%
55	0.35%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.28%	7.23%
45	0.35%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.77%	9.41%
25	0.35%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.77%	9.41%
55	0.35%	MyFolio Managed V Annuity SLP	6.96%	12.52%
45	0.35%	MyFolio Managed V Annuity SLP	7.44%	14.75%
25	0.35%	MyFolio Managed V Annuity SLP	7.44%	14.75%
55	0.35%	Passive Plus IV Lump Sum SLP	5.76%	9.43%
45	0.35%	Passive Plus IV Lump Sum SLP	6.21%	12.06%
25	0.35%	Passive Plus IV Lump Sum SLP	6.21%	12.06%
55	0.35%	Managed Annuity Lifestyle Profile	5.74%	6.73%
45	0.35%	Managed Annuity Lifestyle Profile	6.63%	9.60%
25	0.35%	Managed Annuity Lifestyle Profile	6.63%	9.60%
55	0.35%	MyFolio Market II Annuity SLP	4.45%	5.79%
45	0.35%	MyFolio Market II Annuity SLP	4.44%	5.78%
25	0.35%	MyFolio Market II Annuity SLP	4.44%	5.78%
55	0.35%	MyFolio Managed III Active Retirement SLP	5.01%	8.38%
45	0.35%	MyFolio Managed III Active Retirement SLP	5.32%	9.85%

25	0.35%	MyFolio Managed III Active Retirement SLP	5.32%	9.85%
55	0.35%	Opportunity Universal Lifestyle Profile	8.37%	14.21%
45	0.35%	Opportunity Universal Lifestyle Profile	8.37%	14.21%
25	0.35%	Opportunity Universal Lifestyle Profile	8.37%	14.21%
55	0.35%	MyFolio Market V Universal SLP	7.87%	12.28%
45	0.35%	MyFolio Market V Universal SLP	8.31%	14.44%
25	0.35%	MyFolio Market V Universal SLP	8.31%	14.44%
55	0.35%	Active Plus IV Lump Sum SLP	5.84%	8.74%
45	0.35%	Active Plus IV Lump Sum SLP	6.29%	11.14%
25	0.35%	Active Plus IV Lump Sum SLP	6.29%	11.14%
55	0.35%	AP Drawdown lifestyle	5.56%	8.07%
45	0.35%	AP Drawdown lifestyle	6.04%	11.10%
25	0.35%	AP Drawdown lifestyle	6.04%	11.10%
55	0.41%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	5.45%	9.35%
45	0.41%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.51%	14.21%
25	0.41%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.51%	14.21%
55	0.41%	Passive Plus II Annuity SLP	4.04%	4.88%
45	0.41%	Passive Plus II Annuity SLP	4.04%	4.88%
25	0.41%	Passive Plus II Annuity SLP	4.04%	4.88%
55	0.41%	Active Plus II Active Retirement SLP	4.18%	5.35%
45	0.41%	Active Plus II Active Retirement SLP	4.09%	4.76%
25	0.41%	Active Plus II Active Retirement SLP	4.09%	4.76%
55	0.41%	Standard Life Opportunity II Universal Lifestyle Profile	3.29%	14.80%
45	0.41%	Standard Life Opportunity II Universal Lifestyle Profile	3.29%	14.80%
25	0.41%	Standard Life Opportunity II Universal Lifestyle Profile	3.29%	14.80%
55	0.41%	Passive Plus IV Universal SLP	5.94%	10.30%
45	0.41%	Passive Plus IV Universal SLP	6.27%	12.12%
25	0.41%	Passive Plus IV Universal SLP	6.27%	12.12%
55	0.41%	MyFolio Managed IV Lump Sum SLP	5.88%	10.22%
45	0.41%	MyFolio Managed IV Lump Sum SLP	6.36%	12.64%
25	0.41%	MyFolio Managed IV Lump Sum SLP	6.36%	12.64%
55	0.41%	MyFolio Market II Active Retirement SLP	4.52%	6.00%
45	0.41%	MyFolio Market II Active Retirement SLP	4.51%	5.84%
25	0.41%	MyFolio Market II Active Retirement SLP	4.51%	5.84%
55	0.41%	Standard Life MyFolio Market V Universal Lifestyle Profile	6.92%	9.31%
45	0.41%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.37%	14.51%
25	0.41%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.37%	14.51%
55	0.41%	Active Plus II Annuity SLP	4.09%	4.76%
45	0.41%	Active Plus II Annuity SLP	4.09%	4.76%
25	0.41%	Active Plus II Annuity SLP	4.09%	4.76%
55	0.41%	MyFolio Market I Lump Sum SLP	3.32%	3.36%
45	0.41%	MyFolio Market I Lump Sum SLP	3.32%	3.36%
25	0.41%	MyFolio Market I Lump Sum SLP	3.32%	3.36%
55	0.41%	Standard Life Balanced Managed I Universal Lifestyle Profile	5.80%	6.79%
45	0.41%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.69%	9.66%
25	0.41%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.69%	9.66%
55	0.41%	MyFolio Managed III Universal SLP	5.02%	8.31%
45	0.41%	MyFolio Managed III Universal SLP	5.38%	9.92%
25	0.41%	MyFolio Managed III Universal SLP	5.38%	9.92%
55	0.41%	MyFolio Market IV Annuity SLP	6.72%	10.67%
45	0.41%	MyFolio Market IV Annuity SLP	7.01%	12.26%
25	0.41%	MyFolio Market IV Annuity SLP	7.01%	12.26%
55	0.41%	MyFolio Managed V Active Retirement SLP	7.05%	12.67%
45	0.41%	MyFolio Managed V Active Retirement SLP	7.51%	14.81%
25	0.41%	MyFolio Managed V Active Retirement SLP	7.51%	14.81%
55	0.41%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.43%	8.58%
45	0.41%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.36%	12.64%
25	0.41%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.36%	12.64%
55	0.41%	MyFolio Managed II Annuity SLP	4.00%	5.88%
45	0.41%	MyFolio Managed II Annuity SLP	4.00%	5.87%
25	0.41%	MyFolio Managed II Annuity SLP	4.00%	5.87%
55	0.41%	Passive Plus I Lump Sum SLP	3.04%	1.62%

45	0.41%	Passive Plus I Lump Sum SLP	3.04%	1.62%
25	0.41%	Passive Plus I Lump Sum SLP	3.04%	1.62%
55	0.41%	Active Plus III Universal SLP	4.94%	6.57%
45	0.41%	Active Plus III Universal SLP	5.24%	7.81%
25	0.41%	Active Plus III Universal SLP	5.24%	7.81%
55	0.41%	Passive Plus IV Annuity SLP	5.95%	10.31%
45	0.41%	Passive Plus IV Annuity SLP	6.27%	12.12%
25	0.41%	Passive Plus IV Annuity SLP	6.27%	12.12%
55	0.41%	Active Plus IV Active Retirement SLP	6.13%	9.97%
45	0.41%	Active Plus IV Active Retirement SLP	6.36%	11.21%
25	0.41%	Active Plus IV Active Retirement SLP	6.36%	11.21%
55	0.41%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.76%	16.53%
45	0.41%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.76%	16.53%
25	0.41%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.76%	16.53%
55	0.41%	MyFolio Market II Universal SLP	4.51%	5.86%
45	0.41%	MyFolio Market II Universal SLP	4.51%	5.84%
25	0.41%	MyFolio Market II Universal SLP	4.51%	5.84%
55	0.41%	Active Plus I Lump Sum SLP	3.10%	1.64%
45	0.41%	Active Plus I Lump Sum SLP	3.10%	1.64%
25	0.41%	Active Plus I Lump Sum SLP	3.10%	1.64%
55	0.41%	MyFolio Market IV Active Retirement SLP	6.77%	10.76%
45	0.41%	MyFolio Market IV Active Retirement SLP	7.01%	12.26%
25	0.41%	MyFolio Market IV Active Retirement SLP	7.01%	12.26%
55	0.41%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.85%	6.11%
45	0.41%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.85%	6.11%
25	0.41%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.85%	6.11%
55	0.41%	Active Plus IV Annuity SLP	6.03%	9.60%
45	0.41%	Active Plus IV Annuity SLP	6.36%	11.21%
25	0.41%	Active Plus IV Annuity SLP	6.36%	11.21%
55	0.41%	MyFolio Market III Lump Sum SLP	5.26%	7.04%
45	0.41%	MyFolio Market III Lump Sum SLP	5.83%	9.48%
25	0.41%	MyFolio Market III Lump Sum SLP	5.83%	9.48%
55	0.41%	Standard Life Opportunity Universal Lifestyle Profile	8.43%	14.27%
45	0.41%	Standard Life Opportunity Universal Lifestyle Profile	8.43%	14.27%
25	0.41%	Standard Life Opportunity Universal Lifestyle Profile	8.43%	14.27%
55	0.41%	MyFolio Managed V Universal SLP	7.02%	12.58%
45	0.41%	MyFolio Managed V Universal SLP	7.51%	14.81%
25	0.41%	MyFolio Managed V Universal SLP	7.51%	14.81%
55	0.41%	MyFolio Managed I Lump Sum SLP	2.95%	2.98%
45	0.41%	MyFolio Managed I Lump Sum SLP	2.95%	2.98%
25	0.41%	MyFolio Managed I Lump Sum SLP	2.95%	2.98%
55	0.41%	Passive Plus III Active Retirement SLP	4.93%	7.44%
45	0.41%	Passive Plus III Active Retirement SLP	5.11%	8.24%
25	0.41%	Passive Plus III Active Retirement SLP	5.11%	8.24%
55	0.41%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.51%	5.84%
45	0.41%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.51%	5.84%
25	0.41%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.51%	5.84%
55	0.41%	MyFolio Managed IV Annuity SLP	6.02%	10.95%
45	0.41%	MyFolio Managed IV Annuity SLP	6.36%	12.64%
25	0.41%	MyFolio Managed IV Annuity SLP	6.36%	12.64%
55	0.41%	Passive Plus III Lump Sum SLP	4.59%	5.59%
45	0.41%	Passive Plus III Lump Sum SLP	5.11%	8.24%
25	0.41%	Passive Plus III Lump Sum SLP	5.11%	8.24%
55	0.41%	Active Plus V Universal SLP	6.90%	11.61%
45	0.41%	Active Plus V Universal SLP	7.38%	13.91%
25	0.41%	Active Plus V Universal SLP	7.38%	13.91%
55	0.41%	MyFolio Market I Annuity SLP	3.32%	3.36%
45	0.41%	MyFolio Market I Annuity SLP	3.32%	3.36%
25	0.41%	MyFolio Market I Annuity SLP	3.32%	3.36%
55	0.41%	MyFolio Managed II Active Retirement SLP	4.05%	6.02%
45	0.41%	MyFolio Managed II Active Retirement SLP	4.00%	5.87%
25	0.41%	MyFolio Managed II Active Retirement SLP	4.00%	5.87%

55	0.41%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.50%	4.88%
45	0.41%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.50%	4.88%
25	0.41%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.50%	4.88%
55	0.41%	MyFolio Market IV Universal SLP	6.72%	10.67%
45	0.41%	MyFolio Market IV Universal SLP	7.01%	12.26%
25	0.41%	MyFolio Market IV Universal SLP	7.01%	12.26%
55	0.41%	Active Plus III Lump Sum SLP	4.71%	5.33%
45	0.41%	Active Plus III Lump Sum SLP	5.24%	7.81%
25	0.41%	Active Plus III Lump Sum SLP	5.24%	7.81%
55	0.41%	AP Cash lifestyle	5.27%	5.99%
45	0.41%	AP Cash lifestyle	6.11%	11.17%
25	0.41%	AP Cash lifestyle	6.11%	11.17%
55	0.41%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	4.98%	8.49%
45	0.41%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.68%	12.06%
25	0.41%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.68%	12.06%
55	0.41%	Passive Plus I Annuity SLP	3.04%	1.62%
45	0.41%	Passive Plus I Annuity SLP	3.04%	1.62%
25	0.41%	Passive Plus I Annuity SLP	3.04%	1.62%
55	0.41%	MyFolio Market V Lump Sum SLP	7.82%	11.73%
45	0.41%	MyFolio Market V Lump Sum SLP	8.37%	14.51%
25	0.41%	MyFolio Market V Lump Sum SLP	8.37%	14.51%
55	0.41%	Standard Life Cautious Managed Universal Lifestyle Profile	4.50%	4.88%
45	0.41%	Standard Life Cautious Managed Universal Lifestyle Profile	4.50%	4.88%
25	0.41%	Standard Life Cautious Managed Universal Lifestyle Profile	4.50%	4.88%
55	0.41%	Passive Plus III Universal SLP	4.82%	6.88%
45	0.41%	Passive Plus III Universal SLP	5.11%	8.24%
25	0.41%	Passive Plus III Universal SLP	5.11%	8.24%
55	0.41%	MyFolio Managed III Lump Sum SLP	4.76%	7.14%
45	0.41%	MyFolio Managed III Lump Sum SLP	5.38%	9.92%
25	0.41%	MyFolio Managed III Lump Sum SLP	5.38%	9.92%
55	0.41%	Passive Plus V Active Retirement SLP	7.08%	13.43%
45	0.41%	Passive Plus V Active Retirement SLP	7.46%	15.83%
25	0.41%	Passive Plus V Active Retirement SLP	7.46%	15.83%
55	0.41%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.10%	8.41%
45	0.41%	Standard Life MyFolio Market IV Universal Lifestyle Profile	7.01%	12.26%
25	0.41%	Standard Life MyFolio Market IV Universal Lifestyle Profile	7.01%	12.26%
55	0.41%	Active Plus I Annuity SLP	3.10%	1.64%
45	0.41%	Active Plus I Annuity SLP	3.10%	1.64%
25	0.41%	Active Plus I Annuity SLP	3.10%	1.64%
55	0.41%	Passive Plus V Lump Sum SLP	6.85%	12.28%
45	0.41%	Passive Plus V Lump Sum SLP	7.46%	15.83%
25	0.41%	Passive Plus V Lump Sum SLP	7.46%	15.83%
55	0.41%	Standard Life Opportunity I Universal Lifestyle Profile	8.43%	14.27%
45	0.41%	Standard Life Opportunity I Universal Lifestyle Profile	8.43%	14.27%
25	0.41%	Standard Life Opportunity I Universal Lifestyle Profile	8.43%	14.27%
55	0.41%	MyFolio Managed II Universal SLP	4.00%	5.88%
45	0.41%	MyFolio Managed II Universal SLP	4.00%	5.87%
25	0.41%	MyFolio Managed II Universal SLP	4.00%	5.87%
55	0.41%	MyFolio Market III Annuity SLP	5.51%	8.04%
45	0.41%	MyFolio Market III Annuity SLP	5.83%	9.48%
25	0.41%	MyFolio Market III Annuity SLP	5.83%	9.48%
55	0.41%	MyFolio Managed IV Active Retirement SLP	6.05%	11.04%
45	0.41%	MyFolio Managed IV Active Retirement SLP	6.36%	12.64%
25	0.41%	MyFolio Managed IV Active Retirement SLP	6.36%	12.64%
55	0.41%	Global Equity (50:50) Index Universal Lifestyle Profile	6.94%	11.57%
45	0.41%	Global Equity (50:50) Index Universal Lifestyle Profile	7.79%	16.10%
25	0.41%	Global Equity (50:50) Index Universal Lifestyle Profile	7.79%	16.10%
55	0.41%	MyFolio Managed I Annuity SLP	2.95%	2.98%
45	0.41%	MyFolio Managed I Annuity SLP	2.95%	2.98%
25	0.41%	MyFolio Managed I Annuity SLP	2.95%	2.98%
55	0.41%	Active Plus V Lump Sum SLP	6.79%	10.84%
45	0.41%	Active Plus V Lump Sum SLP	7.38%	13.91%

25	0.41%	Active Plus V Lump Sum SLP	7.38%	13.91%
55	0.41%	AP Annuity lifestyle	5.24%	5.80%
45	0.41%	AP Annuity lifestyle	6.11%	11.17%
25	0.41%	AP Annuity lifestyle	6.11%	11.17%
55	0.41%	Active Plus II Universal SLP	4.09%	4.73%
45	0.41%	Active Plus II Universal SLP	4.09%	4.76%
25	0.41%	Active Plus II Universal SLP	4.09%	4.76%
55	0.41%	Passive Plus III Annuity SLP	4.82%	6.90%
45	0.41%	Passive Plus III Annuity SLP	5.11%	8.24%
25	0.41%	Passive Plus III Annuity SLP	5.11%	8.24%
55	0.41%	Active Plus III Active Retirement SLP	5.03%	7.19%
45	0.41%	Active Plus III Active Retirement SLP	5.24%	7.81%
25	0.41%	Active Plus III Active Retirement SLP	5.24%	7.81%
55	0.41%	Passive Plus V Universal SLP	6.96%	13.08%
45	0.41%	Passive Plus V Universal SLP	7.46%	15.83%
25	0.41%	Passive Plus V Universal SLP	7.46%	15.83%
55	0.41%	MyFolio Managed V Lump Sum SLP	6.88%	11.86%
45	0.41%	MyFolio Managed V Lump Sum SLP	7.51%	14.81%
25	0.41%	MyFolio Managed V Lump Sum SLP	7.51%	14.81%
55	0.41%	MyFolio Market III Active Retirement SLP	5.52%	8.18%
45	0.41%	MyFolio Market III Active Retirement SLP	5.83%	9.48%
25	0.41%	MyFolio Market III Active Retirement SLP	5.83%	9.48%
55	0.41%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.96%	3.75%
45	0.41%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.96%	3.75%
25	0.41%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.96%	3.75%
55	0.41%	Active Plus III Annuity SLP	4.94%	6.60%
45	0.41%	Active Plus III Annuity SLP	5.24%	7.81%
25	0.41%	Active Plus III Annuity SLP	5.24%	7.81%
55	0.41%	MyFolio Market II Lump Sum SLP	4.26%	4.86%
45	0.41%	MyFolio Market II Lump Sum SLP	4.51%	5.84%
25	0.41%	MyFolio Market II Lump Sum SLP	4.51%	5.84%
55	0.41%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.50%	4.88%
45	0.41%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.50%	4.88%
25	0.41%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.50%	4.88%
55	0.41%	MyFolio Managed IV Universal SLP	6.02%	10.95%
45	0.41%	MyFolio Managed IV Universal SLP	6.36%	12.64%
25	0.41%	MyFolio Managed IV Universal SLP	6.36%	12.64%
55	0.41%	MyFolio Market V Annuity SLP	7.94%	12.35%
45	0.41%	MyFolio Market V Annuity SLP	8.37%	14.51%
25	0.41%	MyFolio Market V Annuity SLP	8.37%	14.51%
55	0.41%	Passive Plus II Active Retirement SLP	4.15%	5.42%
45	0.41%	Passive Plus II Active Retirement SLP	4.04%	4.88%
25	0.41%	Passive Plus II Active Retirement SLP	4.04%	4.88%
55	0.41%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.32%	3.36%
45	0.41%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.32%	3.36%
25	0.41%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.32%	3.36%
55	0.41%	MyFolio Managed III Annuity SLP	5.02%	8.31%
45	0.41%	MyFolio Managed III Annuity SLP	5.38%	9.92%
25	0.41%	MyFolio Managed III Annuity SLP	5.38%	9.92%
55	0.41%	Passive Plus II Lump Sum SLP	3.80%	3.57%
45	0.41%	Passive Plus II Lump Sum SLP	4.04%	4.88%
25	0.41%	Passive Plus II Lump Sum SLP	4.04%	4.88%
55	0.41%	Active Plus IV Universal SLP	6.02%	9.58%
45	0.41%	Active Plus IV Universal SLP	6.36%	11.21%
25	0.41%	Active Plus IV Universal SLP	6.36%	11.21%
55	0.41%	Passive Plus V Annuity SLP	6.97%	13.09%
45	0.41%	Passive Plus V Annuity SLP	7.46%	15.83%
25	0.41%	Passive Plus V Annuity SLP	7.46%	15.83%
55	0.41%	Active Plus V Active Retirement SLP	7.01%	12.00%
45	0.41%	Active Plus V Active Retirement SLP	7.38%	13.91%
25	0.41%	Active Plus V Active Retirement SLP	7.38%	13.91%
55	0.41%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.80%	6.79%

45	0.41%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.69%	9.66%
25	0.41%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.69%	9.66%
55	0.41%	MyFolio Market III Universal SLP	5.51%	8.04%
45	0.41%	MyFolio Market III Universal SLP	5.83%	9.48%
25	0.41%	MyFolio Market III Universal SLP	5.83%	9.48%
55	0.41%	Active Plus II Lump Sum SLP	3.86%	3.50%
45	0.41%	Active Plus II Lump Sum SLP	4.09%	4.76%
25	0.41%	Active Plus II Lump Sum SLP	4.09%	4.76%
55	0.41%	MyFolio Market V Active Retirement SLP	7.99%	12.44%
45	0.41%	MyFolio Market V Active Retirement SLP	8.37%	14.51%
25	0.41%	MyFolio Market V Active Retirement SLP	8.37%	14.51%
55	0.41%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.36%	7.45%
45	0.41%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.71%	9.47%
25	0.41%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.71%	9.47%
55	0.41%	Active Plus V Annuity SLP	6.91%	11.63%
45	0.41%	Active Plus V Annuity SLP	7.38%	13.91%
25	0.41%	Active Plus V Annuity SLP	7.38%	13.91%
55	0.41%	MyFolio Market IV Lump Sum SLP	6.60%	10.05%
45	0.41%	MyFolio Market IV Lump Sum SLP	7.01%	12.26%
25	0.41%	MyFolio Market IV Lump Sum SLP	7.01%	12.26%
55	0.41%	Standard Life Balanced Managed Universal Lifestyle Profile	5.80%	6.79%
45	0.41%	Standard Life Balanced Managed Universal Lifestyle Profile	6.69%	9.66%
25	0.41%	Standard Life Balanced Managed Universal Lifestyle Profile	6.69%	9.66%
55	0.41%	Passive Plus II Universal SLP	4.04%	4.86%
45	0.41%	Passive Plus II Universal SLP	4.04%	4.88%
25	0.41%	Passive Plus II Universal SLP	4.04%	4.88%
55	0.41%	MyFolio Managed II Lump Sum SLP	3.74%	4.71%
45	0.41%	MyFolio Managed II Lump Sum SLP	4.00%	5.87%
25	0.41%	MyFolio Managed II Lump Sum SLP	4.00%	5.87%
55	0.41%	Passive Plus IV Active Retirement SLP	6.06%	10.65%
45	0.41%	Passive Plus IV Active Retirement SLP	6.27%	12.12%
25	0.41%	Passive Plus IV Active Retirement SLP	6.27%	12.12%
55	0.41%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.35%	7.29%
45	0.41%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.83%	9.48%
25	0.41%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.83%	9.48%
55	0.41%	MyFolio Managed V Annuity SLP	7.02%	12.58%
45	0.41%	MyFolio Managed V Annuity SLP	7.51%	14.81%
25	0.41%	MyFolio Managed V Annuity SLP	7.51%	14.81%
55	0.41%	Passive Plus IV Lump Sum SLP	5.83%	9.50%
45	0.41%	Passive Plus IV Lump Sum SLP	6.27%	12.12%
25	0.41%	Passive Plus IV Lump Sum SLP	6.27%	12.12%
55	0.41%	Managed Annuity Lifestyle Profile	5.80%	6.79%
45	0.41%	Managed Annuity Lifestyle Profile	6.69%	9.66%
25	0.41%	Managed Annuity Lifestyle Profile	6.69%	9.66%
55	0.41%	MyFolio Market II Annuity SLP	4.51%	5.85%
45	0.41%	MyFolio Market II Annuity SLP	4.51%	5.84%
25	0.41%	MyFolio Market II Annuity SLP	4.51%	5.84%
55	0.41%	MyFolio Managed III Active Retirement SLP	5.07%	8.45%
45	0.41%	MyFolio Managed III Active Retirement SLP	5.38%	9.92%
25	0.41%	MyFolio Managed III Active Retirement SLP	5.38%	9.92%
55	0.41%	Opportunity Universal Lifestyle Profile	8.43%	14.27%
45	0.41%	Opportunity Universal Lifestyle Profile	8.43%	14.27%
25	0.41%	Opportunity Universal Lifestyle Profile	8.43%	14.27%
55	0.41%	MyFolio Market V Universal SLP	7.94%	12.35%
45	0.41%	MyFolio Market V Universal SLP	8.37%	14.51%
25	0.41%	MyFolio Market V Universal SLP	8.37%	14.51%
55	0.41%	Active Plus IV Lump Sum SLP	5.91%	8.81%
45	0.41%	Active Plus IV Lump Sum SLP	6.36%	11.21%
25	0.41%	Active Plus IV Lump Sum SLP	6.36%	11.21%
55	0.41%	AP Drawdown lifestyle	5.62%	8.14%
45	0.41%	AP Drawdown lifestyle	6.11%	11.17%
25	0.41%	AP Drawdown lifestyle	6.11%	11.17%

55	0.28%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	5.31%	9.21%
45	0.28%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.37%	14.06%
25	0.28%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.37%	14.06%
55	0.28%	Passive Plus II Annuity SLP	3.91%	4.74%
45	0.28%	Passive Plus II Annuity SLP	3.91%	4.74%
25	0.28%	Passive Plus II Annuity SLP	3.91%	4.74%
55	0.28%	Active Plus II Active Retirement SLP	4.05%	5.22%
45	0.28%	Active Plus II Active Retirement SLP	3.96%	4.62%
25	0.28%	Active Plus II Active Retirement SLP	3.96%	4.62%
55	0.28%	Standard Life Opportunity II Universal Lifestyle Profile	3.16%	14.65%
45	0.28%	Standard Life Opportunity II Universal Lifestyle Profile	3.16%	14.65%
25	0.28%	Standard Life Opportunity II Universal Lifestyle Profile	3.16%	14.65%
55	0.28%	Passive Plus IV Universal SLP	5.81%	10.16%
45	0.28%	Passive Plus IV Universal SLP	6.14%	11.98%
25	0.28%	Passive Plus IV Universal SLP	6.14%	11.98%
55	0.28%	MyFolio Managed IV Lump Sum SLP	5.74%	10.08%
45	0.28%	MyFolio Managed IV Lump Sum SLP	6.22%	12.49%
25	0.28%	MyFolio Managed IV Lump Sum SLP	6.22%	12.49%
55	0.28%	MyFolio Market II Active Retirement SLP	4.39%	5.87%
45	0.28%	MyFolio Market II Active Retirement SLP	4.37%	5.70%
25	0.28%	MyFolio Market II Active Retirement SLP	4.37%	5.70%
55	0.28%	Standard Life MyFolio Market V Universal Lifestyle Profile	6.79%	9.17%
45	0.28%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.23%	14.36%
25	0.28%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.23%	14.36%
55	0.28%	Active Plus II Annuity SLP	3.96%	4.63%
45	0.28%	Active Plus II Annuity SLP	3.96%	4.62%
25	0.28%	Active Plus II Annuity SLP	3.96%	4.62%
55	0.28%	MyFolio Market I Lump Sum SLP	3.19%	3.23%
45	0.28%	MyFolio Market I Lump Sum SLP	3.19%	3.23%
25	0.28%	MyFolio Market I Lump Sum SLP	3.19%	3.23%
55	0.28%	Standard Life Balanced Managed I Universal Lifestyle Profile	5.67%	6.66%
45	0.28%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.56%	9.52%
25	0.28%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.56%	9.52%
55	0.28%	MyFolio Managed III Universal SLP	4.88%	8.17%
45	0.28%	MyFolio Managed III Universal SLP	5.24%	9.78%
25	0.28%	MyFolio Managed III Universal SLP	5.24%	9.78%
55	0.28%	MyFolio Market IV Annuity SLP	6.58%	10.52%
45	0.28%	MyFolio Market IV Annuity SLP	6.87%	12.12%
25	0.28%	MyFolio Market IV Annuity SLP	6.87%	12.12%
55	0.28%	MyFolio Managed V Active Retirement SLP	6.91%	12.53%
45	0.28%	MyFolio Managed V Active Retirement SLP	7.37%	14.67%
25	0.28%	MyFolio Managed V Active Retirement SLP	7.37%	14.67%
55	0.28%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.30%	8.44%
45	0.28%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.22%	12.49%
25	0.28%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.22%	12.49%
55	0.28%	MyFolio Managed II Annuity SLP	3.87%	5.74%
45	0.28%	MyFolio Managed II Annuity SLP	3.86%	5.73%
25	0.28%	MyFolio Managed II Annuity SLP	3.86%	5.73%
55	0.28%	Passive Plus I Lump Sum SLP	2.91%	1.49%
45	0.28%	Passive Plus I Lump Sum SLP	2.91%	1.49%
25	0.28%	Passive Plus I Lump Sum SLP	2.91%	1.49%
55	0.28%	Active Plus III Universal SLP	4.80%	6.43%
45	0.28%	Active Plus III Universal SLP	5.11%	7.67%
25	0.28%	Active Plus III Universal SLP	5.11%	7.67%
55	0.28%	Passive Plus IV Annuity SLP	5.81%	10.17%
45	0.28%	Passive Plus IV Annuity SLP	6.14%	11.98%
25	0.28%	Passive Plus IV Annuity SLP	6.14%	11.98%
55	0.28%	Active Plus IV Active Retirement SLP	5.99%	9.82%
45	0.28%	Active Plus IV Active Retirement SLP	6.22%	11.06%
25	0.28%	Active Plus IV Active Retirement SLP	6.22%	11.06%
55	0.28%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.63%	16.38%
45	0.28%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.63%	16.38%

25	0.28%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.63%	16.38%
55	0.28%	MyFolio Market II Universal SLP	4.37%	5.72%
45	0.28%	MyFolio Market II Universal SLP	4.37%	5.70%
25	0.28%	MyFolio Market II Universal SLP	4.37%	5.70%
55	0.28%	Active Plus I Lump Sum SLP	2.97%	1.51%
45	0.28%	Active Plus I Lump Sum SLP	2.97%	1.51%
25	0.28%	Active Plus I Lump Sum SLP	2.97%	1.51%
55	0.28%	MyFolio Market IV Active Retirement SLP	6.63%	10.62%
45	0.28%	MyFolio Market IV Active Retirement SLP	6.87%	12.12%
25	0.28%	MyFolio Market IV Active Retirement SLP	6.87%	12.12%
55	0.28%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.72%	5.97%
45	0.28%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.72%	5.97%
25	0.28%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.72%	5.97%
55	0.28%	Active Plus IV Annuity SLP	5.89%	9.46%
45	0.28%	Active Plus IV Annuity SLP	6.22%	11.06%
25	0.28%	Active Plus IV Annuity SLP	6.22%	11.06%
55	0.28%	MyFolio Market III Lump Sum SLP	5.13%	6.91%
45	0.28%	MyFolio Market III Lump Sum SLP	5.69%	9.33%
25	0.28%	MyFolio Market III Lump Sum SLP	5.69%	9.33%
55	0.28%	Standard Life Opportunity Universal Lifestyle Profile	8.29%	14.13%
45	0.28%	Standard Life Opportunity Universal Lifestyle Profile	8.29%	14.13%
25	0.28%	Standard Life Opportunity Universal Lifestyle Profile	8.29%	14.13%
55	0.28%	MyFolio Managed V Universal SLP	6.88%	12.44%
45	0.28%	MyFolio Managed V Universal SLP	7.37%	14.67%
25	0.28%	MyFolio Managed V Universal SLP	7.37%	14.67%
55	0.28%	MyFolio Managed I Lump Sum SLP	2.82%	2.85%
45	0.28%	MyFolio Managed I Lump Sum SLP	2.82%	2.85%
25	0.28%	MyFolio Managed I Lump Sum SLP	2.82%	2.85%
55	0.28%	Passive Plus III Active Retirement SLP	4.80%	7.31%
45	0.28%	Passive Plus III Active Retirement SLP	4.97%	8.10%
25	0.28%	Passive Plus III Active Retirement SLP	4.97%	8.10%
55	0.28%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.37%	5.70%
45	0.28%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.37%	5.70%
25	0.28%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.37%	5.70%
55	0.28%	MyFolio Managed IV Annuity SLP	5.88%	10.81%
45	0.28%	MyFolio Managed IV Annuity SLP	6.22%	12.49%
25	0.28%	MyFolio Managed IV Annuity SLP	6.22%	12.49%
55	0.28%	Passive Plus III Lump Sum SLP	4.45%	5.46%
45	0.28%	Passive Plus III Lump Sum SLP	4.97%	8.10%
25	0.28%	Passive Plus III Lump Sum SLP	4.97%	8.10%
55	0.28%	Active Plus V Universal SLP	6.77%	11.46%
45	0.28%	Active Plus V Universal SLP	7.24%	13.77%
25	0.28%	Active Plus V Universal SLP	7.24%	13.77%
55	0.28%	MyFolio Market I Annuity SLP	3.19%	3.23%
45	0.28%	MyFolio Market I Annuity SLP	3.19%	3.23%
25	0.28%	MyFolio Market I Annuity SLP	3.19%	3.23%
55	0.28%	MyFolio Managed II Active Retirement SLP	3.92%	5.88%
45	0.28%	MyFolio Managed II Active Retirement SLP	3.86%	5.73%
25	0.28%	MyFolio Managed II Active Retirement SLP	3.86%	5.73%
55	0.28%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.37%	4.75%
45	0.28%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.37%	4.75%
25	0.28%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.37%	4.75%
55	0.28%	MyFolio Market IV Universal SLP	6.58%	10.52%
45	0.28%	MyFolio Market IV Universal SLP	6.87%	12.12%
25	0.28%	MyFolio Market IV Universal SLP	6.87%	12.12%
55	0.28%	Active Plus III Lump Sum SLP	4.58%	5.20%
45	0.28%	Active Plus III Lump Sum SLP	5.11%	7.67%
25	0.28%	Active Plus III Lump Sum SLP	5.11%	7.67%
55	0.28%	AP Cash lifestyle	5.13%	5.85%
45	0.28%	AP Cash lifestyle	5.97%	11.02%
25	0.28%	AP Cash lifestyle	5.97%	11.02%
55	0.28%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	4.84%	8.35%

45	0.28%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.54%	11.91%
25	0.28%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.54%	11.91%
55	0.28%	Passive Plus I Annuity SLP	2.91%	1.49%
45	0.28%	Passive Plus I Annuity SLP	2.91%	1.49%
25	0.28%	Passive Plus I Annuity SLP	2.91%	1.49%
55	0.28%	MyFolio Market V Lump Sum SLP	7.68%	11.58%
45	0.28%	MyFolio Market V Lump Sum SLP	8.23%	14.36%
25	0.28%	MyFolio Market V Lump Sum SLP	8.23%	14.36%
55	0.28%	Standard Life Cautious Managed Universal Lifestyle Profile	4.37%	4.75%
45	0.28%	Standard Life Cautious Managed Universal Lifestyle Profile	4.37%	4.75%
25	0.28%	Standard Life Cautious Managed Universal Lifestyle Profile	4.37%	4.75%
55	0.28%	Passive Plus III Universal SLP	4.68%	6.74%
45	0.28%	Passive Plus III Universal SLP	4.97%	8.10%
25	0.28%	Passive Plus III Universal SLP	4.97%	8.10%
55	0.28%	MyFolio Managed III Lump Sum SLP	4.62%	7.00%
45	0.28%	MyFolio Managed III Lump Sum SLP	5.24%	9.78%
25	0.28%	MyFolio Managed III Lump Sum SLP	5.24%	9.78%
55	0.28%	Passive Plus V Active Retirement SLP	6.94%	13.29%
45	0.28%	Passive Plus V Active Retirement SLP	7.32%	15.68%
25	0.28%	Passive Plus V Active Retirement SLP	7.32%	15.68%
55	0.28%	Standard Life MyFolio Market IV Universal Lifestyle Profile	5.97%	8.27%
45	0.28%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.87%	12.12%
25	0.28%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.87%	12.12%
55	0.28%	Active Plus I Annuity SLP	2.97%	1.51%
45	0.28%	Active Plus I Annuity SLP	2.97%	1.51%
25	0.28%	Active Plus I Annuity SLP	2.97%	1.51%
55	0.28%	Passive Plus V Lump Sum SLP	6.71%	12.13%
45	0.28%	Passive Plus V Lump Sum SLP	7.32%	15.68%
25	0.28%	Passive Plus V Lump Sum SLP	7.32%	15.68%
55	0.28%	Standard Life Opportunity I Universal Lifestyle Profile	8.29%	14.13%
45	0.28%	Standard Life Opportunity I Universal Lifestyle Profile	8.29%	14.13%
25	0.28%	Standard Life Opportunity I Universal Lifestyle Profile	8.29%	14.13%
55	0.28%	MyFolio Managed II Universal SLP	3.87%	5.74%
45	0.28%	MyFolio Managed II Universal SLP	3.86%	5.73%
25	0.28%	MyFolio Managed II Universal SLP	3.86%	5.73%
55	0.28%	MyFolio Market III Annuity SLP	5.37%	7.90%
45	0.28%	MyFolio Market III Annuity SLP	5.69%	9.33%
25	0.28%	MyFolio Market III Annuity SLP	5.69%	9.33%
55	0.28%	MyFolio Managed IV Active Retirement SLP	5.91%	10.90%
45	0.28%	MyFolio Managed IV Active Retirement SLP	6.22%	12.49%
25	0.28%	MyFolio Managed IV Active Retirement SLP	6.22%	12.49%
55	0.28%	Global Equity (50:50) Index Universal Lifestyle Profile	6.80%	11.43%
45	0.28%	Global Equity (50:50) Index Universal Lifestyle Profile	7.65%	15.95%
25	0.28%	Global Equity (50:50) Index Universal Lifestyle Profile	7.65%	15.95%
55	0.28%	MyFolio Managed I Annuity SLP	2.82%	2.85%
45	0.28%	MyFolio Managed I Annuity SLP	2.82%	2.85%
25	0.28%	MyFolio Managed I Annuity SLP	2.82%	2.85%
55	0.28%	Active Plus V Lump Sum SLP	6.65%	10.69%
45	0.28%	Active Plus V Lump Sum SLP	7.24%	13.77%
25	0.28%	Active Plus V Lump Sum SLP	7.24%	13.77%
55	0.28%	AP Annuity lifestyle	5.10%	5.67%
45	0.28%	AP Annuity lifestyle	5.97%	11.02%
25	0.28%	AP Annuity lifestyle	5.97%	11.02%
55	0.28%	Active Plus II Universal SLP	3.95%	4.60%
45	0.28%	Active Plus II Universal SLP	3.96%	4.62%
25	0.28%	Active Plus II Universal SLP	3.96%	4.62%
55	0.28%	Passive Plus III Annuity SLP	4.69%	6.76%
45	0.28%	Passive Plus III Annuity SLP	4.97%	8.10%
25	0.28%	Passive Plus III Annuity SLP	4.97%	8.10%
55	0.28%	Active Plus III Active Retirement SLP	4.90%	7.05%
45	0.28%	Active Plus III Active Retirement SLP	5.11%	7.67%
25	0.28%	Active Plus III Active Retirement SLP	5.11%	7.67%

55	0.28%	Passive Plus V Universal SLP	6.83%	12.94%
45	0.28%	Passive Plus V Universal SLP	7.32%	15.68%
25	0.28%	Passive Plus V Universal SLP	7.32%	15.68%
55	0.28%	MyFolio Managed V Lump Sum SLP	6.74%	11.71%
45	0.28%	MyFolio Managed V Lump Sum SLP	7.37%	14.67%
25	0.28%	MyFolio Managed V Lump Sum SLP	7.37%	14.67%
55	0.28%	MyFolio Market III Active Retirement SLP	5.39%	8.04%
45	0.28%	MyFolio Market III Active Retirement SLP	5.69%	9.33%
25	0.28%	MyFolio Market III Active Retirement SLP	5.69%	9.33%
55	0.28%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.83%	3.62%
45	0.28%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.83%	3.62%
25	0.28%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.83%	3.62%
55	0.28%	Active Plus III Annuity SLP	4.81%	6.46%
45	0.28%	Active Plus III Annuity SLP	5.11%	7.67%
25	0.28%	Active Plus III Annuity SLP	5.11%	7.67%
55	0.28%	MyFolio Market II Lump Sum SLP	4.12%	4.73%
45	0.28%	MyFolio Market II Lump Sum SLP	4.37%	5.70%
25	0.28%	MyFolio Market II Lump Sum SLP	4.37%	5.70%
55	0.28%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.37%	4.75%
45	0.28%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.37%	4.75%
25	0.28%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.37%	4.75%
55	0.28%	MyFolio Managed IV Universal SLP	5.88%	10.81%
45	0.28%	MyFolio Managed IV Universal SLP	6.22%	12.49%
25	0.28%	MyFolio Managed IV Universal SLP	6.22%	12.49%
55	0.28%	MyFolio Market V Annuity SLP	7.80%	12.20%
45	0.28%	MyFolio Market V Annuity SLP	8.23%	14.36%
25	0.28%	MyFolio Market V Annuity SLP	8.23%	14.36%
55	0.28%	Passive Plus II Active Retirement SLP	4.02%	5.29%
45	0.28%	Passive Plus II Active Retirement SLP	3.91%	4.74%
25	0.28%	Passive Plus II Active Retirement SLP	3.91%	4.74%
55	0.28%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.19%	3.23%
45	0.28%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.19%	3.23%
25	0.28%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.19%	3.23%
55	0.28%	MyFolio Managed III Annuity SLP	4.88%	8.17%
45	0.28%	MyFolio Managed III Annuity SLP	5.24%	9.78%
25	0.28%	MyFolio Managed III Annuity SLP	5.24%	9.78%
55	0.28%	Passive Plus II Lump Sum SLP	3.67%	3.44%
45	0.28%	Passive Plus II Lump Sum SLP	3.91%	4.74%
25	0.28%	Passive Plus II Lump Sum SLP	3.91%	4.74%
55	0.28%	Active Plus IV Universal SLP	5.89%	9.44%
45	0.28%	Active Plus IV Universal SLP	6.22%	11.06%
25	0.28%	Active Plus IV Universal SLP	6.22%	11.06%
55	0.28%	Passive Plus V Annuity SLP	6.83%	12.95%
45	0.28%	Passive Plus V Annuity SLP	7.32%	15.68%
25	0.28%	Passive Plus V Annuity SLP	7.32%	15.68%
55	0.28%	Active Plus V Active Retirement SLP	6.87%	11.85%
45	0.28%	Active Plus V Active Retirement SLP	7.24%	13.77%
25	0.28%	Active Plus V Active Retirement SLP	7.24%	13.77%
55	0.28%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.67%	6.66%
45	0.28%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.56%	9.52%
25	0.28%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.56%	9.52%
55	0.28%	MyFolio Market III Universal SLP	5.38%	7.90%
45	0.28%	MyFolio Market III Universal SLP	5.69%	9.33%
25	0.28%	MyFolio Market III Universal SLP	5.69%	9.33%
55	0.28%	Active Plus II Lump Sum SLP	3.72%	3.36%
45	0.28%	Active Plus II Lump Sum SLP	3.96%	4.62%
25	0.28%	Active Plus II Lump Sum SLP	3.96%	4.62%
55	0.28%	MyFolio Market V Active Retirement SLP	7.85%	12.30%
45	0.28%	MyFolio Market V Active Retirement SLP	8.23%	14.36%
25	0.28%	MyFolio Market V Active Retirement SLP	8.23%	14.36%
55	0.28%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.23%	7.32%
45	0.28%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.57%	9.33%

25	0.28%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.57%	9.33%
55	0.28%	Active Plus V Annuity SLP	6.77%	11.48%
45	0.28%	Active Plus V Annuity SLP	7.24%	13.77%
25	0.28%	Active Plus V Annuity SLP	7.24%	13.77%
55	0.28%	MyFolio Market IV Lump Sum SLP	6.47%	9.90%
45	0.28%	MyFolio Market IV Lump Sum SLP	6.87%	12.12%
25	0.28%	MyFolio Market IV Lump Sum SLP	6.87%	12.12%
55	0.28%	Standard Life Balanced Managed Universal Lifestyle Profile	5.67%	6.66%
45	0.28%	Standard Life Balanced Managed Universal Lifestyle Profile	6.56%	9.52%
25	0.28%	Standard Life Balanced Managed Universal Lifestyle Profile	6.56%	9.52%
55	0.28%	Passive Plus II Universal SLP	3.90%	4.73%
45	0.28%	Passive Plus II Universal SLP	3.91%	4.74%
25	0.28%	Passive Plus II Universal SLP	3.91%	4.74%
55	0.28%	MyFolio Managed II Lump Sum SLP	3.60%	4.58%
45	0.28%	MyFolio Managed II Lump Sum SLP	3.86%	5.73%
25	0.28%	MyFolio Managed II Lump Sum SLP	3.86%	5.73%
55	0.28%	Passive Plus IV Active Retirement SLP	5.92%	10.51%
45	0.28%	Passive Plus IV Active Retirement SLP	6.14%	11.98%
25	0.28%	Passive Plus IV Active Retirement SLP	6.14%	11.98%
55	0.28%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.21%	7.16%
45	0.28%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.69%	9.33%
25	0.28%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.69%	9.33%
55	0.28%	MyFolio Managed V Annuity SLP	6.88%	12.44%
45	0.28%	MyFolio Managed V Annuity SLP	7.37%	14.67%
25	0.28%	MyFolio Managed V Annuity SLP	7.37%	14.67%
55	0.28%	Passive Plus IV Lump Sum SLP	5.69%	9.36%
45	0.28%	Passive Plus IV Lump Sum SLP	6.14%	11.98%
25	0.28%	Passive Plus IV Lump Sum SLP	6.14%	11.98%
55	0.28%	Managed Annuity Lifestyle Profile	5.67%	6.66%
45	0.28%	Managed Annuity Lifestyle Profile	6.56%	9.52%
25	0.28%	Managed Annuity Lifestyle Profile	6.56%	9.52%
55	0.28%	MyFolio Market II Annuity SLP	4.37%	5.72%
45	0.28%	MyFolio Market II Annuity SLP	4.37%	5.70%
25	0.28%	MyFolio Market II Annuity SLP	4.37%	5.70%
55	0.28%	MyFolio Managed III Active Retirement SLP	4.93%	8.31%
45	0.28%	MyFolio Managed III Active Retirement SLP	5.24%	9.78%
25	0.28%	MyFolio Managed III Active Retirement SLP	5.24%	9.78%
55	0.28%	Opportunity Universal Lifestyle Profile	8.29%	14.13%
45	0.28%	Opportunity Universal Lifestyle Profile	8.29%	14.13%
25	0.28%	Opportunity Universal Lifestyle Profile	8.29%	14.13%
55	0.28%	MyFolio Market V Universal SLP	7.80%	12.21%
45	0.28%	MyFolio Market V Universal SLP	8.23%	14.36%
25	0.28%	MyFolio Market V Universal SLP	8.23%	14.36%
55	0.28%	Active Plus IV Lump Sum SLP	5.77%	8.67%
45	0.28%	Active Plus IV Lump Sum SLP	6.22%	11.06%
25	0.28%	Active Plus IV Lump Sum SLP	6.22%	11.06%
55	0.28%	AP Drawdown lifestyle	5.49%	8.00%
45	0.28%	AP Drawdown lifestyle	5.97%	11.02%
25	0.28%	AP Drawdown lifestyle	5.97%	11.02%
55	0.40%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	5.44%	9.34%
45	0.40%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.50%	14.19%
25	0.40%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.50%	14.19%
55	0.40%	Passive Plus II Annuity SLP	4.03%	4.87%
45	0.40%	Passive Plus II Annuity SLP	4.03%	4.87%
25	0.40%	Passive Plus II Annuity SLP	4.03%	4.87%
55	0.40%	Active Plus II Active Retirement SLP	4.17%	5.34%
45	0.40%	Active Plus II Active Retirement SLP	4.08%	4.75%
25	0.40%	Active Plus II Active Retirement SLP	4.08%	4.75%
55	0.40%	Standard Life Opportunity II Universal Lifestyle Profile	3.28%	14.78%
45	0.40%	Standard Life Opportunity II Universal Lifestyle Profile	3.28%	14.78%
25	0.40%	Standard Life Opportunity II Universal Lifestyle Profile	3.28%	14.78%
55	0.40%	Passive Plus IV Universal SLP	5.93%	10.29%

45	0.40%	Passive Plus IV Universal SLP	6.26%	12.11%
25	0.40%	Passive Plus IV Universal SLP	6.26%	12.11%
55	0.40%	MyFolio Managed IV Lump Sum SLP	5.87%	10.21%
45	0.40%	MyFolio Managed IV Lump Sum SLP	6.35%	12.63%
25	0.40%	MyFolio Managed IV Lump Sum SLP	6.35%	12.63%
55	0.40%	MyFolio Market II Active Retirement SLP	4.51%	5.99%
45	0.40%	MyFolio Market II Active Retirement SLP	4.50%	5.83%
25	0.40%	MyFolio Market II Active Retirement SLP	4.50%	5.83%
55	0.40%	Standard Life MyFolio Market V Universal Lifestyle Profile	6.91%	9.30%
45	0.40%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.36%	14.50%
25	0.40%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.36%	14.50%
55	0.40%	Active Plus II Annuity SLP	4.08%	4.75%
45	0.40%	Active Plus II Annuity SLP	4.08%	4.75%
25	0.40%	Active Plus II Annuity SLP	4.08%	4.75%
55	0.40%	MyFolio Market I Lump Sum SLP	3.31%	3.35%
45	0.40%	MyFolio Market I Lump Sum SLP	3.31%	3.35%
25	0.40%	MyFolio Market I Lump Sum SLP	3.31%	3.35%
55	0.40%	Standard Life Balanced Managed I Universal Lifestyle Profile	5.79%	6.78%
45	0.40%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.68%	9.65%
25	0.40%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.68%	9.65%
55	0.40%	MyFolio Managed III Universal SLP	5.01%	8.30%
45	0.40%	MyFolio Managed III Universal SLP	5.37%	9.91%
25	0.40%	MyFolio Managed III Universal SLP	5.37%	9.91%
55	0.40%	MyFolio Market IV Annuity SLP	6.71%	10.66%
45	0.40%	MyFolio Market IV Annuity SLP	7.00%	12.25%
25	0.40%	MyFolio Market IV Annuity SLP	7.00%	12.25%
55	0.40%	MyFolio Managed V Active Retirement SLP	7.04%	12.66%
45	0.40%	MyFolio Managed V Active Retirement SLP	7.49%	14.80%
25	0.40%	MyFolio Managed V Active Retirement SLP	7.49%	14.80%
55	0.40%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.42%	8.57%
45	0.40%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.35%	12.63%
25	0.40%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.35%	12.63%
55	0.40%	MyFolio Managed II Annuity SLP	3.99%	5.87%
45	0.40%	MyFolio Managed II Annuity SLP	3.99%	5.86%
25	0.40%	MyFolio Managed II Annuity SLP	3.99%	5.86%
55	0.40%	Passive Plus I Lump Sum SLP	3.03%	1.61%
45	0.40%	Passive Plus I Lump Sum SLP	3.03%	1.61%
25	0.40%	Passive Plus I Lump Sum SLP	3.03%	1.61%
55	0.40%	Active Plus III Universal SLP	4.93%	6.56%
45	0.40%	Active Plus III Universal SLP	5.23%	7.80%
25	0.40%	Active Plus III Universal SLP	5.23%	7.80%
55	0.40%	Passive Plus IV Annuity SLP	5.93%	10.30%
45	0.40%	Passive Plus IV Annuity SLP	6.26%	12.11%
25	0.40%	Passive Plus IV Annuity SLP	6.26%	12.11%
55	0.40%	Active Plus IV Active Retirement SLP	6.12%	9.96%
45	0.40%	Active Plus IV Active Retirement SLP	6.35%	11.19%
25	0.40%	Active Plus IV Active Retirement SLP	6.35%	11.19%
55	0.40%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.75%	16.52%
45	0.40%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.75%	16.52%
25	0.40%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.75%	16.52%
55	0.40%	MyFolio Market II Universal SLP	4.50%	5.85%
45	0.40%	MyFolio Market II Universal SLP	4.50%	5.83%
25	0.40%	MyFolio Market II Universal SLP	4.50%	5.83%
55	0.40%	Active Plus I Lump Sum SLP	3.09%	1.63%
45	0.40%	Active Plus I Lump Sum SLP	3.09%	1.63%
25	0.40%	Active Plus I Lump Sum SLP	3.09%	1.63%
55	0.40%	MyFolio Market IV Active Retirement SLP	6.76%	10.75%
45	0.40%	MyFolio Market IV Active Retirement SLP	7.00%	12.25%
25	0.40%	MyFolio Market IV Active Retirement SLP	7.00%	12.25%
55	0.40%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.84%	6.10%
45	0.40%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.84%	6.10%
25	0.40%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.84%	6.10%

55	0.40%	Active Plus IV Annuity SLP	6.02%	9.59%
45	0.40%	Active Plus IV Annuity SLP	6.35%	11.19%
25	0.40%	Active Plus IV Annuity SLP	6.35%	11.19%
55	0.40%	MyFolio Market III Lump Sum SLP	5.25%	7.03%
45	0.40%	MyFolio Market III Lump Sum SLP	5.82%	9.46%
25	0.40%	MyFolio Market III Lump Sum SLP	5.82%	9.46%
55	0.40%	Standard Life Opportunity Universal Lifestyle Profile	8.42%	14.26%
45	0.40%	Standard Life Opportunity Universal Lifestyle Profile	8.42%	14.26%
25	0.40%	Standard Life Opportunity Universal Lifestyle Profile	8.42%	14.26%
55	0.40%	MyFolio Managed V Universal SLP	7.01%	12.57%
45	0.40%	MyFolio Managed V Universal SLP	7.49%	14.80%
25	0.40%	MyFolio Managed V Universal SLP	7.49%	14.80%
55	0.40%	MyFolio Managed I Lump Sum SLP	2.94%	2.97%
45	0.40%	MyFolio Managed I Lump Sum SLP	2.94%	2.97%
25	0.40%	MyFolio Managed I Lump Sum SLP	2.94%	2.97%
55	0.40%	Passive Plus III Active Retirement SLP	4.92%	7.43%
45	0.40%	Passive Plus III Active Retirement SLP	5.10%	8.23%
25	0.40%	Passive Plus III Active Retirement SLP	5.10%	8.23%
55	0.40%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.50%	5.83%
45	0.40%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.50%	5.83%
25	0.40%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.50%	5.83%
55	0.40%	MyFolio Managed IV Annuity SLP	6.01%	10.94%
45	0.40%	MyFolio Managed IV Annuity SLP	6.35%	12.63%
25	0.40%	MyFolio Managed IV Annuity SLP	6.35%	12.63%
55	0.40%	Passive Plus III Lump Sum SLP	4.58%	5.58%
45	0.40%	Passive Plus III Lump Sum SLP	5.10%	8.23%
25	0.40%	Passive Plus III Lump Sum SLP	5.10%	8.23%
55	0.40%	Active Plus V Universal SLP	6.89%	11.60%
45	0.40%	Active Plus V Universal SLP	7.37%	13.90%
25	0.40%	Active Plus V Universal SLP	7.37%	13.90%
55	0.40%	MyFolio Market I Annuity SLP	3.31%	3.35%
45	0.40%	MyFolio Market I Annuity SLP	3.31%	3.35%
25	0.40%	MyFolio Market I Annuity SLP	3.31%	3.35%
55	0.40%	MyFolio Managed II Active Retirement SLP	4.04%	6.01%
45	0.40%	MyFolio Managed II Active Retirement SLP	3.99%	5.86%
25	0.40%	MyFolio Managed II Active Retirement SLP	3.99%	5.86%
55	0.40%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.49%	4.87%
45	0.40%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.49%	4.87%
25	0.40%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.49%	4.87%
55	0.40%	MyFolio Market IV Universal SLP	6.71%	10.66%
45	0.40%	MyFolio Market IV Universal SLP	7.00%	12.25%
25	0.40%	MyFolio Market IV Universal SLP	7.00%	12.25%
55	0.40%	Active Plus III Lump Sum SLP	4.70%	5.32%
45	0.40%	Active Plus III Lump Sum SLP	5.23%	7.80%
25	0.40%	Active Plus III Lump Sum SLP	5.23%	7.80%
55	0.40%	AP Cash lifestyle	5.26%	5.98%
45	0.40%	AP Cash lifestyle	6.10%	11.16%
25	0.40%	AP Cash lifestyle	6.10%	11.16%
55	0.40%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	4.97%	8.48%
45	0.40%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.67%	12.05%
25	0.40%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.67%	12.05%
55	0.40%	Passive Plus I Annuity SLP	3.03%	1.61%
45	0.40%	Passive Plus I Annuity SLP	3.03%	1.61%
25	0.40%	Passive Plus I Annuity SLP	3.03%	1.61%
55	0.40%	MyFolio Market V Lump Sum SLP	7.81%	11.72%
45	0.40%	MyFolio Market V Lump Sum SLP	8.36%	14.50%
25	0.40%	MyFolio Market V Lump Sum SLP	8.36%	14.50%
55	0.40%	Standard Life Cautious Managed Universal Lifestyle Profile	4.49%	4.87%
45	0.40%	Standard Life Cautious Managed Universal Lifestyle Profile	4.49%	4.87%
25	0.40%	Standard Life Cautious Managed Universal Lifestyle Profile	4.49%	4.87%
55	0.40%	Passive Plus III Universal SLP	4.81%	6.87%
45	0.40%	Passive Plus III Universal SLP	5.10%	8.23%

25	0.40%	Passive Plus III Universal SLP	5.10%	8.23%
55	0.40%	MyFolio Managed III Lump Sum SLP	4.75%	7.13%
45	0.40%	MyFolio Managed III Lump Sum SLP	5.37%	9.91%
25	0.40%	MyFolio Managed III Lump Sum SLP	5.37%	9.91%
55	0.40%	Passive Plus V Active Retirement SLP	7.07%	13.42%
45	0.40%	Passive Plus V Active Retirement SLP	7.45%	15.82%
25	0.40%	Passive Plus V Active Retirement SLP	7.45%	15.82%
55	0.40%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.09%	8.40%
45	0.40%	Standard Life MyFolio Market IV Universal Lifestyle Profile	7.00%	12.25%
25	0.40%	Standard Life MyFolio Market IV Universal Lifestyle Profile	7.00%	12.25%
55	0.40%	Active Plus I Annuity SLP	3.09%	1.63%
45	0.40%	Active Plus I Annuity SLP	3.09%	1.63%
25	0.40%	Active Plus I Annuity SLP	3.09%	1.63%
55	0.40%	Passive Plus V Lump Sum SLP	6.84%	12.27%
45	0.40%	Passive Plus V Lump Sum SLP	7.45%	15.82%
25	0.40%	Passive Plus V Lump Sum SLP	7.45%	15.82%
55	0.40%	Standard Life Opportunity I Universal Lifestyle Profile	8.42%	14.26%
45	0.40%	Standard Life Opportunity I Universal Lifestyle Profile	8.42%	14.26%
25	0.40%	Standard Life Opportunity I Universal Lifestyle Profile	8.42%	14.26%
55	0.40%	MyFolio Managed II Universal SLP	3.99%	5.87%
45	0.40%	MyFolio Managed II Universal SLP	3.99%	5.86%
25	0.40%	MyFolio Managed II Universal SLP	3.99%	5.86%
55	0.40%	MyFolio Market III Annuity SLP	5.50%	8.03%
45	0.40%	MyFolio Market III Annuity SLP	5.82%	9.46%
25	0.40%	MyFolio Market III Annuity SLP	5.82%	9.46%
55	0.40%	MyFolio Managed IV Active Retirement SLP	6.04%	11.03%
45	0.40%	MyFolio Managed IV Active Retirement SLP	6.35%	12.63%
25	0.40%	MyFolio Managed IV Active Retirement SLP	6.35%	12.63%
55	0.40%	Global Equity (50:50) Index Universal Lifestyle Profile	6.93%	11.56%
45	0.40%	Global Equity (50:50) Index Universal Lifestyle Profile	7.78%	16.09%
25	0.40%	Global Equity (50:50) Index Universal Lifestyle Profile	7.78%	16.09%
55	0.40%	MyFolio Managed I Annuity SLP	2.94%	2.97%
45	0.40%	MyFolio Managed I Annuity SLP	2.94%	2.97%
25	0.40%	MyFolio Managed I Annuity SLP	2.94%	2.97%
55	0.40%	Active Plus V Lump Sum SLP	6.78%	10.83%
45	0.40%	Active Plus V Lump Sum SLP	7.37%	13.90%
25	0.40%	Active Plus V Lump Sum SLP	7.37%	13.90%
55	0.40%	AP Annuity lifestyle	5.22%	5.79%
45	0.40%	AP Annuity lifestyle	6.10%	11.16%
25	0.40%	AP Annuity lifestyle	6.10%	11.16%
55	0.40%	Active Plus II Universal SLP	4.08%	4.72%
45	0.40%	Active Plus II Universal SLP	4.08%	4.75%
25	0.40%	Active Plus II Universal SLP	4.08%	4.75%
55	0.40%	Passive Plus III Annuity SLP	4.81%	6.89%
45	0.40%	Passive Plus III Annuity SLP	5.10%	8.23%
25	0.40%	Passive Plus III Annuity SLP	5.10%	8.23%
55	0.40%	Active Plus III Active Retirement SLP	5.02%	7.18%
45	0.40%	Active Plus III Active Retirement SLP	5.23%	7.80%
25	0.40%	Active Plus III Active Retirement SLP	5.23%	7.80%
55	0.40%	Passive Plus V Universal SLP	6.95%	13.07%
45	0.40%	Passive Plus V Universal SLP	7.45%	15.82%
25	0.40%	Passive Plus V Universal SLP	7.45%	15.82%
55	0.40%	MyFolio Managed V Lump Sum SLP	6.87%	11.84%
45	0.40%	MyFolio Managed V Lump Sum SLP	7.49%	14.80%
25	0.40%	MyFolio Managed V Lump Sum SLP	7.49%	14.80%
55	0.40%	MyFolio Market III Active Retirement SLP	5.51%	8.17%
45	0.40%	MyFolio Market III Active Retirement SLP	5.82%	9.46%
25	0.40%	MyFolio Market III Active Retirement SLP	5.82%	9.46%
55	0.40%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.95%	3.74%
45	0.40%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.95%	3.74%
25	0.40%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.95%	3.74%
55	0.40%	Active Plus III Annuity SLP	4.93%	6.59%

45	0.40%	Active Plus III Annuity SLP	5.23%	7.80%
25	0.40%	Active Plus III Annuity SLP	5.23%	7.80%
55	0.40%	MyFolio Market II Lump Sum SLP	4.25%	4.85%
45	0.40%	MyFolio Market II Lump Sum SLP	4.50%	5.83%
25	0.40%	MyFolio Market II Lump Sum SLP	4.50%	5.83%
55	0.40%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.49%	4.87%
45	0.40%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.49%	4.87%
25	0.40%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.49%	4.87%
55	0.40%	MyFolio Managed IV Universal SLP	6.01%	10.94%
45	0.40%	MyFolio Managed IV Universal SLP	6.35%	12.63%
25	0.40%	MyFolio Managed IV Universal SLP	6.35%	12.63%
55	0.40%	MyFolio Market V Annuity SLP	7.93%	12.34%
45	0.40%	MyFolio Market V Annuity SLP	8.36%	14.50%
25	0.40%	MyFolio Market V Annuity SLP	8.36%	14.50%
55	0.40%	Passive Plus II Active Retirement SLP	4.14%	5.41%
45	0.40%	Passive Plus II Active Retirement SLP	4.03%	4.87%
25	0.40%	Passive Plus II Active Retirement SLP	4.03%	4.87%
55	0.40%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.31%	3.35%
45	0.40%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.31%	3.35%
25	0.40%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.31%	3.35%
55	0.40%	MyFolio Managed III Annuity SLP	5.01%	8.30%
45	0.40%	MyFolio Managed III Annuity SLP	5.37%	9.91%
25	0.40%	MyFolio Managed III Annuity SLP	5.37%	9.91%
55	0.40%	Passive Plus II Lump Sum SLP	3.79%	3.56%
45	0.40%	Passive Plus II Lump Sum SLP	4.03%	4.87%
25	0.40%	Passive Plus II Lump Sum SLP	4.03%	4.87%
55	0.40%	Active Plus IV Universal SLP	6.01%	9.57%
45	0.40%	Active Plus IV Universal SLP	6.35%	11.19%
25	0.40%	Active Plus IV Universal SLP	6.35%	11.19%
55	0.40%	Passive Plus V Annuity SLP	6.96%	13.08%
45	0.40%	Passive Plus V Annuity SLP	7.45%	15.82%
25	0.40%	Passive Plus V Annuity SLP	7.45%	15.82%
55	0.40%	Active Plus V Active Retirement SLP	7.00%	11.99%
45	0.40%	Active Plus V Active Retirement SLP	7.37%	13.90%
25	0.40%	Active Plus V Active Retirement SLP	7.37%	13.90%
55	0.40%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.79%	6.78%
45	0.40%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.68%	9.65%
25	0.40%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.68%	9.65%
55	0.40%	MyFolio Market III Universal SLP	5.50%	8.03%
45	0.40%	MyFolio Market III Universal SLP	5.82%	9.46%
25	0.40%	MyFolio Market III Universal SLP	5.82%	9.46%
55	0.40%	Active Plus II Lump Sum SLP	3.85%	3.49%
45	0.40%	Active Plus II Lump Sum SLP	4.08%	4.75%
25	0.40%	Active Plus II Lump Sum SLP	4.08%	4.75%
55	0.40%	MyFolio Market V Active Retirement SLP	7.98%	12.43%
45	0.40%	MyFolio Market V Active Retirement SLP	8.36%	14.50%
25	0.40%	MyFolio Market V Active Retirement SLP	8.36%	14.50%
55	0.40%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.35%	7.44%
45	0.40%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.69%	9.46%
25	0.40%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.69%	9.46%
55	0.40%	Active Plus V Annuity SLP	6.90%	11.62%
45	0.40%	Active Plus V Annuity SLP	7.37%	13.90%
25	0.40%	Active Plus V Annuity SLP	7.37%	13.90%
55	0.40%	MyFolio Market IV Lump Sum SLP	6.59%	10.04%
45	0.40%	MyFolio Market IV Lump Sum SLP	7.00%	12.25%
25	0.40%	MyFolio Market IV Lump Sum SLP	7.00%	12.25%
55	0.40%	Standard Life Balanced Managed Universal Lifestyle Profile	5.79%	6.78%
45	0.40%	Standard Life Balanced Managed Universal Lifestyle Profile	6.68%	9.65%
25	0.40%	Standard Life Balanced Managed Universal Lifestyle Profile	6.68%	9.65%
55	0.40%	Passive Plus II Universal SLP	4.03%	4.85%
45	0.40%	Passive Plus II Universal SLP	4.03%	4.87%
25	0.40%	Passive Plus II Universal SLP	4.03%	4.87%

55	0.40%	MyFolio Managed II Lump Sum SLP	3.73%	4.70%
45	0.40%	MyFolio Managed II Lump Sum SLP	3.99%	5.86%
25	0.40%	MyFolio Managed II Lump Sum SLP	3.99%	5.86%
55	0.40%	Passive Plus IV Active Retirement SLP	6.04%	10.64%
45	0.40%	Passive Plus IV Active Retirement SLP	6.26%	12.11%
25	0.40%	Passive Plus IV Active Retirement SLP	6.26%	12.11%
55	0.40%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.34%	7.28%
45	0.40%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.82%	9.46%
25	0.40%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.82%	9.46%
55	0.40%	MyFolio Managed V Annuity SLP	7.01%	12.57%
45	0.40%	MyFolio Managed V Annuity SLP	7.49%	14.80%
25	0.40%	MyFolio Managed V Annuity SLP	7.49%	14.80%
55	0.40%	Passive Plus IV Lump Sum SLP	5.81%	9.49%
45	0.40%	Passive Plus IV Lump Sum SLP	6.26%	12.11%
25	0.40%	Passive Plus IV Lump Sum SLP	6.26%	12.11%
55	0.40%	Managed Annuity Lifestyle Profile	5.79%	6.78%
45	0.40%	Managed Annuity Lifestyle Profile	6.68%	9.65%
25	0.40%	Managed Annuity Lifestyle Profile	6.68%	9.65%
55	0.40%	MyFolio Market II Annuity SLP	4.50%	5.84%
45	0.40%	MyFolio Market II Annuity SLP	4.50%	5.83%
25	0.40%	MyFolio Market II Annuity SLP	4.50%	5.83%
55	0.40%	MyFolio Managed III Active Retirement SLP	5.06%	8.44%
45	0.40%	MyFolio Managed III Active Retirement SLP	5.37%	9.91%
25	0.40%	MyFolio Managed III Active Retirement SLP	5.37%	9.91%
55	0.40%	Opportunity Universal Lifestyle Profile	8.42%	14.26%
45	0.40%	Opportunity Universal Lifestyle Profile	8.42%	14.26%
25	0.40%	Opportunity Universal Lifestyle Profile	8.42%	14.26%
55	0.40%	MyFolio Market V Universal SLP	7.93%	12.34%
45	0.40%	MyFolio Market V Universal SLP	8.36%	14.50%
25	0.40%	MyFolio Market V Universal SLP	8.36%	14.50%
55	0.40%	Active Plus IV Lump Sum SLP	5.90%	8.80%
45	0.40%	Active Plus IV Lump Sum SLP	6.35%	11.19%
25	0.40%	Active Plus IV Lump Sum SLP	6.35%	11.19%
55	0.40%	AP Drawdown lifestyle	5.61%	8.13%
45	0.40%	AP Drawdown lifestyle	6.10%	11.16%
25	0.40%	AP Drawdown lifestyle	6.10%	11.16%
55	0.21%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	5.24%	9.13%
45	0.21%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.30%	13.98%
25	0.21%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.30%	13.98%
55	0.21%	Passive Plus II Annuity SLP	3.84%	4.67%
45	0.21%	Passive Plus II Annuity SLP	3.83%	4.67%
25	0.21%	Passive Plus II Annuity SLP	3.83%	4.67%
55	0.21%	Active Plus II Active Retirement SLP	3.97%	5.14%
45	0.21%	Active Plus II Active Retirement SLP	3.88%	4.55%
25	0.21%	Active Plus II Active Retirement SLP	3.88%	4.55%
55	0.21%	Standard Life Opportunity II Universal Lifestyle Profile	3.09%	14.57%
45	0.21%	Standard Life Opportunity II Universal Lifestyle Profile	3.09%	14.57%
25	0.21%	Standard Life Opportunity II Universal Lifestyle Profile	3.09%	14.57%
55	0.21%	Passive Plus IV Universal SLP	5.73%	10.08%
45	0.21%	Passive Plus IV Universal SLP	6.06%	11.90%
25	0.21%	Passive Plus IV Universal SLP	6.06%	11.90%
55	0.21%	MyFolio Managed IV Lump Sum SLP	5.67%	10.00%
45	0.21%	MyFolio Managed IV Lump Sum SLP	6.14%	12.41%
25	0.21%	MyFolio Managed IV Lump Sum SLP	6.14%	12.41%
55	0.21%	MyFolio Market II Active Retirement SLP	4.31%	5.79%
45	0.21%	MyFolio Market II Active Retirement SLP	4.30%	5.63%
25	0.21%	MyFolio Market II Active Retirement SLP	4.30%	5.63%
55	0.21%	Standard Life MyFolio Market V Universal Lifestyle Profile	6.71%	9.09%
45	0.21%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.16%	14.28%
25	0.21%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.16%	14.28%
55	0.21%	Active Plus II Annuity SLP	3.88%	4.55%
45	0.21%	Active Plus II Annuity SLP	3.88%	4.55%

25	0.21%	Active Plus II Annuity SLP	3.88%	4.55%
55	0.21%	MyFolio Market I Lump Sum SLP	3.12%	3.16%
45	0.21%	MyFolio Market I Lump Sum SLP	3.12%	3.16%
25	0.21%	MyFolio Market I Lump Sum SLP	3.12%	3.16%
55	0.21%	Standard Life Balanced Managed I Universal Lifestyle Profile	5.59%	6.58%
45	0.21%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.48%	9.44%
25	0.21%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.48%	9.44%
55	0.21%	MyFolio Managed III Universal SLP	4.81%	8.09%
45	0.21%	MyFolio Managed III Universal SLP	5.17%	9.70%
25	0.21%	MyFolio Managed III Universal SLP	5.17%	9.70%
55	0.21%	MyFolio Market IV Annuity SLP	6.51%	10.45%
45	0.21%	MyFolio Market IV Annuity SLP	6.80%	12.04%
25	0.21%	MyFolio Market IV Annuity SLP	6.80%	12.04%
55	0.21%	MyFolio Managed V Active Retirement SLP	6.84%	12.45%
45	0.21%	MyFolio Managed V Active Retirement SLP	7.29%	14.59%
25	0.21%	MyFolio Managed V Active Retirement SLP	7.29%	14.59%
55	0.21%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.22%	8.36%
45	0.21%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.14%	12.41%
25	0.21%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.14%	12.41%
55	0.21%	MyFolio Managed II Annuity SLP	3.79%	5.67%
45	0.21%	MyFolio Managed II Annuity SLP	3.79%	5.66%
25	0.21%	MyFolio Managed II Annuity SLP	3.79%	5.66%
55	0.21%	Passive Plus I Lump Sum SLP	2.84%	1.42%
45	0.21%	Passive Plus I Lump Sum SLP	2.84%	1.42%
25	0.21%	Passive Plus I Lump Sum SLP	2.84%	1.42%
55	0.21%	Active Plus III Universal SLP	4.73%	6.35%
45	0.21%	Active Plus III Universal SLP	5.03%	7.60%
25	0.21%	Active Plus III Universal SLP	5.03%	7.60%
55	0.21%	Passive Plus IV Annuity SLP	5.73%	10.09%
45	0.21%	Passive Plus IV Annuity SLP	6.06%	11.90%
25	0.21%	Passive Plus IV Annuity SLP	6.06%	11.90%
55	0.21%	Active Plus IV Active Retirement SLP	5.92%	9.75%
45	0.21%	Active Plus IV Active Retirement SLP	6.14%	10.98%
25	0.21%	Active Plus IV Active Retirement SLP	6.14%	10.98%
55	0.21%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.55%	16.30%
45	0.21%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.55%	16.30%
25	0.21%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.55%	16.30%
55	0.21%	MyFolio Market II Universal SLP	4.30%	5.65%
45	0.21%	MyFolio Market II Universal SLP	4.30%	5.63%
25	0.21%	MyFolio Market II Universal SLP	4.30%	5.63%
55	0.21%	Active Plus I Lump Sum SLP	2.90%	1.44%
45	0.21%	Active Plus I Lump Sum SLP	2.90%	1.44%
25	0.21%	Active Plus I Lump Sum SLP	2.90%	1.44%
55	0.21%	MyFolio Market IV Active Retirement SLP	6.56%	10.54%
45	0.21%	MyFolio Market IV Active Retirement SLP	6.80%	12.04%
25	0.21%	MyFolio Market IV Active Retirement SLP	6.80%	12.04%
55	0.21%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.65%	5.90%
45	0.21%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.65%	5.90%
25	0.21%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.65%	5.90%
55	0.21%	Active Plus IV Annuity SLP	5.82%	9.38%
45	0.21%	Active Plus IV Annuity SLP	6.14%	10.98%
25	0.21%	Active Plus IV Annuity SLP	6.14%	10.98%
55	0.21%	MyFolio Market III Lump Sum SLP	5.05%	6.83%
45	0.21%	MyFolio Market III Lump Sum SLP	5.62%	9.26%
25	0.21%	MyFolio Market III Lump Sum SLP	5.62%	9.26%
55	0.21%	Standard Life Opportunity Universal Lifestyle Profile	8.22%	14.05%
45	0.21%	Standard Life Opportunity Universal Lifestyle Profile	8.22%	14.05%
25	0.21%	Standard Life Opportunity Universal Lifestyle Profile	8.22%	14.05%
55	0.21%	MyFolio Managed V Universal SLP	6.81%	12.36%
45	0.21%	MyFolio Managed V Universal SLP	7.29%	14.59%
25	0.21%	MyFolio Managed V Universal SLP	7.29%	14.59%
55	0.21%	MyFolio Managed I Lump Sum SLP	2.75%	2.78%

45	0.21%	MyFolio Managed I Lump Sum SLP	2.75%	2.78%
25	0.21%	MyFolio Managed I Lump Sum SLP	2.75%	2.78%
55	0.21%	Passive Plus III Active Retirement SLP	4.72%	7.23%
45	0.21%	Passive Plus III Active Retirement SLP	4.90%	8.03%
25	0.21%	Passive Plus III Active Retirement SLP	4.90%	8.03%
55	0.21%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.30%	5.63%
45	0.21%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.30%	5.63%
25	0.21%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.30%	5.63%
55	0.21%	MyFolio Managed IV Annuity SLP	5.81%	10.73%
45	0.21%	MyFolio Managed IV Annuity SLP	6.14%	12.41%
25	0.21%	MyFolio Managed IV Annuity SLP	6.14%	12.41%
55	0.21%	Passive Plus III Lump Sum SLP	4.38%	5.38%
45	0.21%	Passive Plus III Lump Sum SLP	4.90%	8.03%
25	0.21%	Passive Plus III Lump Sum SLP	4.90%	8.03%
55	0.21%	Active Plus V Universal SLP	6.69%	11.39%
45	0.21%	Active Plus V Universal SLP	7.16%	13.69%
25	0.21%	Active Plus V Universal SLP	7.16%	13.69%
55	0.21%	MyFolio Market I Annuity SLP	3.12%	3.16%
45	0.21%	MyFolio Market I Annuity SLP	3.12%	3.16%
25	0.21%	MyFolio Market I Annuity SLP	3.12%	3.16%
55	0.21%	MyFolio Managed II Active Retirement SLP	3.85%	5.81%
45	0.21%	MyFolio Managed II Active Retirement SLP	3.79%	5.66%
25	0.21%	MyFolio Managed II Active Retirement SLP	3.79%	5.66%
55	0.21%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.30%	4.67%
45	0.21%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.30%	4.67%
25	0.21%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.30%	4.67%
55	0.21%	MyFolio Market IV Universal SLP	6.51%	10.45%
45	0.21%	MyFolio Market IV Universal SLP	6.80%	12.04%
25	0.21%	MyFolio Market IV Universal SLP	6.80%	12.04%
55	0.21%	Active Plus III Lump Sum SLP	4.50%	5.12%
45	0.21%	Active Plus III Lump Sum SLP	5.03%	7.60%
25	0.21%	Active Plus III Lump Sum SLP	5.03%	7.60%
55	0.21%	AP Cash lifestyle	5.06%	5.78%
45	0.21%	AP Cash lifestyle	5.90%	10.95%
25	0.21%	AP Cash lifestyle	5.90%	10.95%
55	0.21%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	4.77%	8.27%
45	0.21%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.47%	11.84%
25	0.21%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.47%	11.84%
55	0.21%	Passive Plus I Annuity SLP	2.84%	1.42%
45	0.21%	Passive Plus I Annuity SLP	2.84%	1.42%
25	0.21%	Passive Plus I Annuity SLP	2.84%	1.42%
55	0.21%	MyFolio Market V Lump Sum SLP	7.61%	11.51%
45	0.21%	MyFolio Market V Lump Sum SLP	8.16%	14.28%
25	0.21%	MyFolio Market V Lump Sum SLP	8.16%	14.28%
55	0.21%	Standard Life Cautious Managed Universal Lifestyle Profile	4.30%	4.67%
45	0.21%	Standard Life Cautious Managed Universal Lifestyle Profile	4.30%	4.67%
25	0.21%	Standard Life Cautious Managed Universal Lifestyle Profile	4.30%	4.67%
55	0.21%	Passive Plus III Universal SLP	4.61%	6.67%
45	0.21%	Passive Plus III Universal SLP	4.90%	8.03%
25	0.21%	Passive Plus III Universal SLP	4.90%	8.03%
55	0.21%	MyFolio Managed III Lump Sum SLP	4.55%	6.93%
45	0.21%	MyFolio Managed III Lump Sum SLP	5.17%	9.70%
25	0.21%	MyFolio Managed III Lump Sum SLP	5.17%	9.70%
55	0.21%	Passive Plus V Active Retirement SLP	6.86%	13.21%
45	0.21%	Passive Plus V Active Retirement SLP	7.25%	15.60%
25	0.21%	Passive Plus V Active Retirement SLP	7.25%	15.60%
55	0.21%	Standard Life MyFolio Market IV Universal Lifestyle Profile	5.89%	8.19%
45	0.21%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.80%	12.04%
25	0.21%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.80%	12.04%
55	0.21%	Active Plus I Annuity SLP	2.90%	1.44%
45	0.21%	Active Plus I Annuity SLP	2.90%	1.44%
25	0.21%	Active Plus I Annuity SLP	2.90%	1.44%

55	0.21%	Passive Plus V Lump Sum SLP	6.64%	12.05%
45	0.21%	Passive Plus V Lump Sum SLP	7.25%	15.60%
25	0.21%	Passive Plus V Lump Sum SLP	7.25%	15.60%
55	0.21%	Standard Life Opportunity I Universal Lifestyle Profile	8.22%	14.05%
45	0.21%	Standard Life Opportunity I Universal Lifestyle Profile	8.22%	14.05%
25	0.21%	Standard Life Opportunity I Universal Lifestyle Profile	8.22%	14.05%
55	0.21%	MyFolio Managed II Universal SLP	3.79%	5.67%
45	0.21%	MyFolio Managed II Universal SLP	3.79%	5.66%
25	0.21%	MyFolio Managed II Universal SLP	3.79%	5.66%
55	0.21%	MyFolio Market III Annuity SLP	5.30%	7.82%
45	0.21%	MyFolio Market III Annuity SLP	5.62%	9.26%
25	0.21%	MyFolio Market III Annuity SLP	5.62%	9.26%
55	0.21%	MyFolio Managed IV Active Retirement SLP	5.84%	10.82%
45	0.21%	MyFolio Managed IV Active Retirement SLP	6.14%	12.41%
25	0.21%	MyFolio Managed IV Active Retirement SLP	6.14%	12.41%
55	0.21%	Global Equity (50:50) Index Universal Lifestyle Profile	6.73%	11.35%
45	0.21%	Global Equity (50:50) Index Universal Lifestyle Profile	7.57%	15.87%
25	0.21%	Global Equity (50:50) Index Universal Lifestyle Profile	7.57%	15.87%
55	0.21%	MyFolio Managed I Annuity SLP	2.75%	2.78%
45	0.21%	MyFolio Managed I Annuity SLP	2.75%	2.78%
25	0.21%	MyFolio Managed I Annuity SLP	2.75%	2.78%
55	0.21%	Active Plus V Lump Sum SLP	6.57%	10.62%
45	0.21%	Active Plus V Lump Sum SLP	7.16%	13.69%
25	0.21%	Active Plus V Lump Sum SLP	7.16%	13.69%
55	0.21%	AP Annuity lifestyle	5.03%	5.59%
45	0.21%	AP Annuity lifestyle	5.90%	10.95%
25	0.21%	AP Annuity lifestyle	5.90%	10.95%
55	0.21%	Active Plus II Universal SLP	3.88%	4.52%
45	0.21%	Active Plus II Universal SLP	3.88%	4.55%
25	0.21%	Active Plus II Universal SLP	3.88%	4.55%
55	0.21%	Passive Plus III Annuity SLP	4.61%	6.69%
45	0.21%	Passive Plus III Annuity SLP	4.90%	8.03%
25	0.21%	Passive Plus III Annuity SLP	4.90%	8.03%
55	0.21%	Active Plus III Active Retirement SLP	4.82%	6.97%
45	0.21%	Active Plus III Active Retirement SLP	5.03%	7.60%
25	0.21%	Active Plus III Active Retirement SLP	5.03%	7.60%
55	0.21%	Passive Plus V Universal SLP	6.75%	12.86%
45	0.21%	Passive Plus V Universal SLP	7.25%	15.60%
25	0.21%	Passive Plus V Universal SLP	7.25%	15.60%
55	0.21%	MyFolio Managed V Lump Sum SLP	6.67%	11.63%
45	0.21%	MyFolio Managed V Lump Sum SLP	7.29%	14.59%
25	0.21%	MyFolio Managed V Lump Sum SLP	7.29%	14.59%
55	0.21%	MyFolio Market III Active Retirement SLP	5.31%	7.97%
45	0.21%	MyFolio Market III Active Retirement SLP	5.62%	9.26%
25	0.21%	MyFolio Market III Active Retirement SLP	5.62%	9.26%
55	0.21%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.75%	3.54%
45	0.21%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.75%	3.54%
25	0.21%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.75%	3.54%
55	0.21%	Active Plus III Annuity SLP	4.73%	6.39%
45	0.21%	Active Plus III Annuity SLP	5.03%	7.60%
25	0.21%	Active Plus III Annuity SLP	5.03%	7.60%
55	0.21%	MyFolio Market II Lump Sum SLP	4.05%	4.65%
45	0.21%	MyFolio Market II Lump Sum SLP	4.30%	5.63%
25	0.21%	MyFolio Market II Lump Sum SLP	4.30%	5.63%
55	0.21%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.30%	4.67%
45	0.21%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.30%	4.67%
25	0.21%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.30%	4.67%
55	0.21%	MyFolio Managed IV Universal SLP	5.81%	10.73%
45	0.21%	MyFolio Managed IV Universal SLP	6.14%	12.41%
25	0.21%	MyFolio Managed IV Universal SLP	6.14%	12.41%
55	0.21%	MyFolio Market V Annuity SLP	7.72%	12.13%
45	0.21%	MyFolio Market V Annuity SLP	8.16%	14.28%

25	0.21%	MyFolio Market V Annuity SLP	8.16%	14.28%
55	0.21%	Passive Plus II Active Retirement SLP	3.95%	5.21%
45	0.21%	Passive Plus II Active Retirement SLP	3.83%	4.67%
25	0.21%	Passive Plus II Active Retirement SLP	3.83%	4.67%
55	0.21%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.12%	3.16%
45	0.21%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.12%	3.16%
25	0.21%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.12%	3.16%
55	0.21%	MyFolio Managed III Annuity SLP	4.81%	8.09%
45	0.21%	MyFolio Managed III Annuity SLP	5.17%	9.70%
25	0.21%	MyFolio Managed III Annuity SLP	5.17%	9.70%
55	0.21%	Passive Plus II Lump Sum SLP	3.59%	3.37%
45	0.21%	Passive Plus II Lump Sum SLP	3.83%	4.67%
25	0.21%	Passive Plus II Lump Sum SLP	3.83%	4.67%
55	0.21%	Active Plus IV Universal SLP	5.81%	9.36%
45	0.21%	Active Plus IV Universal SLP	6.14%	10.98%
25	0.21%	Active Plus IV Universal SLP	6.14%	10.98%
55	0.21%	Passive Plus V Annuity SLP	6.75%	12.87%
45	0.21%	Passive Plus V Annuity SLP	7.25%	15.60%
25	0.21%	Passive Plus V Annuity SLP	7.25%	15.60%
55	0.21%	Active Plus V Active Retirement SLP	6.80%	11.77%
45	0.21%	Active Plus V Active Retirement SLP	7.16%	13.69%
25	0.21%	Active Plus V Active Retirement SLP	7.16%	13.69%
55	0.21%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.59%	6.58%
45	0.21%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.48%	9.44%
25	0.21%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.48%	9.44%
55	0.21%	MyFolio Market III Universal SLP	5.30%	7.82%
45	0.21%	MyFolio Market III Universal SLP	5.62%	9.26%
25	0.21%	MyFolio Market III Universal SLP	5.62%	9.26%
55	0.21%	Active Plus II Lump Sum SLP	3.65%	3.29%
45	0.21%	Active Plus II Lump Sum SLP	3.88%	4.55%
25	0.21%	Active Plus II Lump Sum SLP	3.88%	4.55%
55	0.21%	MyFolio Market V Active Retirement SLP	7.77%	12.22%
45	0.21%	MyFolio Market V Active Retirement SLP	8.16%	14.28%
25	0.21%	MyFolio Market V Active Retirement SLP	8.16%	14.28%
55	0.21%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.15%	7.24%
45	0.21%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.50%	9.26%
25	0.21%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.50%	9.26%
55	0.21%	Active Plus V Annuity SLP	6.69%	11.41%
45	0.21%	Active Plus V Annuity SLP	7.16%	13.69%
25	0.21%	Active Plus V Annuity SLP	7.16%	13.69%
55	0.21%	MyFolio Market IV Lump Sum SLP	6.39%	9.83%
45	0.21%	MyFolio Market IV Lump Sum SLP	6.80%	12.04%
25	0.21%	MyFolio Market IV Lump Sum SLP	6.80%	12.04%
55	0.21%	Standard Life Balanced Managed Universal Lifestyle Profile	5.59%	6.58%
45	0.21%	Standard Life Balanced Managed Universal Lifestyle Profile	6.48%	9.44%
25	0.21%	Standard Life Balanced Managed Universal Lifestyle Profile	6.48%	9.44%
55	0.21%	Passive Plus II Universal SLP	3.83%	4.65%
45	0.21%	Passive Plus II Universal SLP	3.83%	4.67%
25	0.21%	Passive Plus II Universal SLP	3.83%	4.67%
55	0.21%	MyFolio Managed II Lump Sum SLP	3.53%	4.51%
45	0.21%	MyFolio Managed II Lump Sum SLP	3.79%	5.66%
25	0.21%	MyFolio Managed II Lump Sum SLP	3.79%	5.66%
55	0.21%	Passive Plus IV Active Retirement SLP	5.84%	10.43%
45	0.21%	Passive Plus IV Active Retirement SLP	6.06%	11.90%
25	0.21%	Passive Plus IV Active Retirement SLP	6.06%	11.90%
55	0.21%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.14%	7.08%
45	0.21%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.62%	9.26%
25	0.21%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.62%	9.26%
55	0.21%	MyFolio Managed V Annuity SLP	6.81%	12.36%
45	0.21%	MyFolio Managed V Annuity SLP	7.29%	14.59%
25	0.21%	MyFolio Managed V Annuity SLP	7.29%	14.59%
55	0.21%	Passive Plus IV Lump Sum SLP	5.61%	9.28%

45	0.21%	Passive Plus IV Lump Sum SLP	6.06%	11.90%
25	0.21%	Passive Plus IV Lump Sum SLP	6.06%	11.90%
55	0.21%	Managed Annuity Lifestyle Profile	5.59%	6.58%
45	0.21%	Managed Annuity Lifestyle Profile	6.48%	9.44%
25	0.21%	Managed Annuity Lifestyle Profile	6.48%	9.44%
55	0.21%	MyFolio Market II Annuity SLP	4.30%	5.64%
45	0.21%	MyFolio Market II Annuity SLP	4.30%	5.63%
25	0.21%	MyFolio Market II Annuity SLP	4.30%	5.63%
55	0.21%	MyFolio Managed III Active Retirement SLP	4.86%	8.23%
45	0.21%	MyFolio Managed III Active Retirement SLP	5.17%	9.70%
25	0.21%	MyFolio Managed III Active Retirement SLP	5.17%	9.70%
55	0.21%	Opportunity Universal Lifestyle Profile	8.22%	14.05%
45	0.21%	Opportunity Universal Lifestyle Profile	8.22%	14.05%
25	0.21%	Opportunity Universal Lifestyle Profile	8.22%	14.05%
55	0.21%	MyFolio Market V Universal SLP	7.72%	12.13%
45	0.21%	MyFolio Market V Universal SLP	8.16%	14.28%
25	0.21%	MyFolio Market V Universal SLP	8.16%	14.28%
55	0.21%	Active Plus IV Lump Sum SLP	5.69%	8.59%
45	0.21%	Active Plus IV Lump Sum SLP	6.14%	10.98%
25	0.21%	Active Plus IV Lump Sum SLP	6.14%	10.98%
55	0.21%	AP Drawdown lifestyle	5.41%	7.92%
45	0.21%	AP Drawdown lifestyle	5.90%	10.95%
25	0.21%	AP Drawdown lifestyle	5.90%	10.95%
55	0.00%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	5.02%	8.90%
45	0.00%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.07%	13.74%
25	0.00%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.07%	13.74%
55	0.00%	Passive Plus II Annuity SLP	3.62%	4.45%
45	0.00%	Passive Plus II Annuity SLP	3.62%	4.45%
25	0.00%	Passive Plus II Annuity SLP	3.62%	4.45%
55	0.00%	Active Plus II Active Retirement SLP	3.75%	4.92%
45	0.00%	Active Plus II Active Retirement SLP	3.67%	4.33%
25	0.00%	Active Plus II Active Retirement SLP	3.67%	4.33%
55	0.00%	Standard Life Opportunity II Universal Lifestyle Profile	2.87%	14.33%
45	0.00%	Standard Life Opportunity II Universal Lifestyle Profile	2.87%	14.33%
25	0.00%	Standard Life Opportunity II Universal Lifestyle Profile	2.87%	14.33%
55	0.00%	Passive Plus IV Universal SLP	5.51%	9.85%
45	0.00%	Passive Plus IV Universal SLP	5.84%	11.67%
25	0.00%	Passive Plus IV Universal SLP	5.84%	11.67%
55	0.00%	MyFolio Managed IV Lump Sum SLP	5.45%	9.77%
45	0.00%	MyFolio Managed IV Lump Sum SLP	5.92%	12.18%
25	0.00%	MyFolio Managed IV Lump Sum SLP	5.92%	12.18%
55	0.00%	MyFolio Market II Active Retirement SLP	4.10%	5.57%
45	0.00%	MyFolio Market II Active Retirement SLP	4.08%	5.41%
25	0.00%	MyFolio Market II Active Retirement SLP	4.08%	5.41%
55	0.00%	Standard Life MyFolio Market V Universal Lifestyle Profile	6.49%	8.86%
45	0.00%	Standard Life MyFolio Market V Universal Lifestyle Profile	7.93%	14.04%
25	0.00%	Standard Life MyFolio Market V Universal Lifestyle Profile	7.93%	14.04%
55	0.00%	Active Plus II Annuity SLP	3.67%	4.34%
45	0.00%	Active Plus II Annuity SLP	3.67%	4.33%
25	0.00%	Active Plus II Annuity SLP	3.67%	4.33%
55	0.00%	MyFolio Market I Lump Sum SLP	2.90%	2.94%
45	0.00%	MyFolio Market I Lump Sum SLP	2.90%	2.94%
25	0.00%	MyFolio Market I Lump Sum SLP	2.90%	2.94%
55	0.00%	Standard Life Balanced Managed I Universal Lifestyle Profile	5.37%	6.36%
45	0.00%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.26%	9.21%
25	0.00%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.26%	9.21%
55	0.00%	MyFolio Managed III Universal SLP	4.59%	7.87%
45	0.00%	MyFolio Managed III Universal SLP	4.95%	9.47%
25	0.00%	MyFolio Managed III Universal SLP	4.95%	9.47%
55	0.00%	MyFolio Market IV Annuity SLP	6.29%	10.21%
45	0.00%	MyFolio Market IV Annuity SLP	6.57%	11.80%
25	0.00%	MyFolio Market IV Annuity SLP	6.57%	11.80%

55	0.00%	MyFolio Managed V Active Retirement SLP	6.62%	12.21%
45	0.00%	MyFolio Managed V Active Retirement SLP	7.07%	14.35%
25	0.00%	MyFolio Managed V Active Retirement SLP	7.07%	14.35%
55	0.00%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.00%	8.13%
45	0.00%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.92%	12.18%
25	0.00%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.92%	12.18%
55	0.00%	MyFolio Managed II Annuity SLP	3.58%	5.45%
45	0.00%	MyFolio Managed II Annuity SLP	3.57%	5.44%
25	0.00%	MyFolio Managed II Annuity SLP	3.57%	5.44%
55	0.00%	Passive Plus I Lump Sum SLP	2.62%	1.21%
45	0.00%	Passive Plus I Lump Sum SLP	2.62%	1.21%
25	0.00%	Passive Plus I Lump Sum SLP	2.62%	1.21%
55	0.00%	Active Plus III Universal SLP	4.51%	6.13%
45	0.00%	Active Plus III Universal SLP	4.81%	7.37%
25	0.00%	Active Plus III Universal SLP	4.81%	7.37%
55	0.00%	Passive Plus IV Annuity SLP	5.51%	9.86%
45	0.00%	Passive Plus IV Annuity SLP	5.84%	11.67%
25	0.00%	Passive Plus IV Annuity SLP	5.84%	11.67%
55	0.00%	Active Plus IV Active Retirement SLP	5.70%	9.52%
45	0.00%	Active Plus IV Active Retirement SLP	5.92%	10.75%
25	0.00%	Active Plus IV Active Retirement SLP	5.92%	10.75%
55	0.00%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.33%	16.06%
45	0.00%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.33%	16.06%
25	0.00%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.33%	16.06%
55	0.00%	MyFolio Market II Universal SLP	4.08%	5.43%
45	0.00%	MyFolio Market II Universal SLP	4.08%	5.41%
25	0.00%	MyFolio Market II Universal SLP	4.08%	5.41%
55	0.00%	Active Plus I Lump Sum SLP	2.68%	1.23%
45	0.00%	Active Plus I Lump Sum SLP	2.68%	1.23%
25	0.00%	Active Plus I Lump Sum SLP	2.68%	1.23%
55	0.00%	MyFolio Market IV Active Retirement SLP	6.34%	10.31%
45	0.00%	MyFolio Market IV Active Retirement SLP	6.57%	11.80%
25	0.00%	MyFolio Market IV Active Retirement SLP	6.57%	11.80%
55	0.00%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.43%	5.67%
45	0.00%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.43%	5.67%
25	0.00%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.43%	5.67%
55	0.00%	Active Plus IV Annuity SLP	5.59%	9.15%
45	0.00%	Active Plus IV Annuity SLP	5.92%	10.75%
25	0.00%	Active Plus IV Annuity SLP	5.92%	10.75%
55	0.00%	MyFolio Market III Lump Sum SLP	4.83%	6.61%
45	0.00%	MyFolio Market III Lump Sum SLP	5.40%	9.03%
25	0.00%	MyFolio Market III Lump Sum SLP	5.40%	9.03%
55	0.00%	Standard Life Opportunity Universal Lifestyle Profile	7.99%	13.81%
45	0.00%	Standard Life Opportunity Universal Lifestyle Profile	7.99%	13.81%
25	0.00%	Standard Life Opportunity Universal Lifestyle Profile	7.99%	13.81%
55	0.00%	MyFolio Managed V Universal SLP	6.59%	12.12%
45	0.00%	MyFolio Managed V Universal SLP	7.07%	14.35%
25	0.00%	MyFolio Managed V Universal SLP	7.07%	14.35%
55	0.00%	MyFolio Managed I Lump Sum SLP	2.53%	2.56%
45	0.00%	MyFolio Managed I Lump Sum SLP	2.53%	2.56%
25	0.00%	MyFolio Managed I Lump Sum SLP	2.53%	2.56%
55	0.00%	Passive Plus III Active Retirement SLP	4.51%	7.01%
45	0.00%	Passive Plus III Active Retirement SLP	4.68%	7.80%
25	0.00%	Passive Plus III Active Retirement SLP	4.68%	7.80%
55	0.00%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.08%	5.41%
45	0.00%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.08%	5.41%
25	0.00%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.08%	5.41%
55	0.00%	MyFolio Managed IV Annuity SLP	5.59%	10.50%
45	0.00%	MyFolio Managed IV Annuity SLP	5.92%	12.18%
25	0.00%	MyFolio Managed IV Annuity SLP	5.92%	12.18%
55	0.00%	Passive Plus III Lump Sum SLP	4.16%	5.16%
45	0.00%	Passive Plus III Lump Sum SLP	4.68%	7.80%

25	0.00%	Passive Plus III Lump Sum SLP	4.68%	7.80%
55	0.00%	Active Plus V Universal SLP	6.47%	11.15%
45	0.00%	Active Plus V Universal SLP	6.94%	13.45%
25	0.00%	Active Plus V Universal SLP	6.94%	13.45%
55	0.00%	MyFolio Market I Annuity SLP	2.90%	2.94%
45	0.00%	MyFolio Market I Annuity SLP	2.90%	2.94%
25	0.00%	MyFolio Market I Annuity SLP	2.90%	2.94%
55	0.00%	MyFolio Managed II Active Retirement SLP	3.63%	5.59%
45	0.00%	MyFolio Managed II Active Retirement SLP	3.57%	5.44%
25	0.00%	MyFolio Managed II Active Retirement SLP	3.57%	5.44%
55	0.00%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.08%	4.45%
45	0.00%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.08%	4.45%
25	0.00%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.08%	4.45%
55	0.00%	MyFolio Market IV Universal SLP	6.29%	10.22%
45	0.00%	MyFolio Market IV Universal SLP	6.57%	11.80%
25	0.00%	MyFolio Market IV Universal SLP	6.57%	11.80%
55	0.00%	Active Plus III Lump Sum SLP	4.28%	4.90%
45	0.00%	Active Plus III Lump Sum SLP	4.81%	7.37%
25	0.00%	Active Plus III Lump Sum SLP	4.81%	7.37%
55	0.00%	AP Cash lifestyle	4.84%	5.55%
45	0.00%	AP Cash lifestyle	5.67%	10.71%
25	0.00%	AP Cash lifestyle	5.67%	10.71%
55	0.00%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	4.55%	8.05%
45	0.00%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.25%	11.60%
25	0.00%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.25%	11.60%
55	0.00%	Passive Plus I Annuity SLP	2.62%	1.21%
45	0.00%	Passive Plus I Annuity SLP	2.62%	1.21%
25	0.00%	Passive Plus I Annuity SLP	2.62%	1.21%
55	0.00%	MyFolio Market V Lump Sum SLP	7.38%	11.27%
45	0.00%	MyFolio Market V Lump Sum SLP	7.93%	14.04%
25	0.00%	MyFolio Market V Lump Sum SLP	7.93%	14.04%
55	0.00%	Standard Life Cautious Managed Universal Lifestyle Profile	4.08%	4.45%
45	0.00%	Standard Life Cautious Managed Universal Lifestyle Profile	4.08%	4.45%
25	0.00%	Standard Life Cautious Managed Universal Lifestyle Profile	4.08%	4.45%
55	0.00%	Passive Plus III Universal SLP	4.39%	6.44%
45	0.00%	Passive Plus III Universal SLP	4.68%	7.80%
25	0.00%	Passive Plus III Universal SLP	4.68%	7.80%
55	0.00%	MyFolio Managed III Lump Sum SLP	4.33%	6.71%
45	0.00%	MyFolio Managed III Lump Sum SLP	4.95%	9.47%
25	0.00%	MyFolio Managed III Lump Sum SLP	4.95%	9.47%
55	0.00%	Passive Plus V Active Retirement SLP	6.64%	12.97%
45	0.00%	Passive Plus V Active Retirement SLP	7.02%	15.36%
25	0.00%	Passive Plus V Active Retirement SLP	7.02%	15.36%
55	0.00%	Standard Life MyFolio Market IV Universal Lifestyle Profile	5.67%	7.97%
45	0.00%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.57%	11.80%
25	0.00%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.57%	11.80%
55	0.00%	Active Plus I Annuity SLP	2.68%	1.23%
45	0.00%	Active Plus I Annuity SLP	2.68%	1.23%
25	0.00%	Active Plus I Annuity SLP	2.68%	1.23%
55	0.00%	Passive Plus V Lump Sum SLP	6.41%	11.82%
45	0.00%	Passive Plus V Lump Sum SLP	7.02%	15.36%
25	0.00%	Passive Plus V Lump Sum SLP	7.02%	15.36%
55	0.00%	Standard Life Opportunity I Universal Lifestyle Profile	7.99%	13.81%
45	0.00%	Standard Life Opportunity I Universal Lifestyle Profile	7.99%	13.81%
25	0.00%	Standard Life Opportunity I Universal Lifestyle Profile	7.99%	13.81%
55	0.00%	MyFolio Managed II Universal SLP	3.58%	5.45%
45	0.00%	MyFolio Managed II Universal SLP	3.57%	5.44%
25	0.00%	MyFolio Managed II Universal SLP	3.57%	5.44%
55	0.00%	MyFolio Market III Annuity SLP	5.08%	7.59%
45	0.00%	MyFolio Market III Annuity SLP	5.40%	9.03%
25	0.00%	MyFolio Market III Annuity SLP	5.40%	9.03%
55	0.00%	MyFolio Managed IV Active Retirement SLP	5.62%	10.59%

45	0.00%	MyFolio Managed IV Active Retirement SLP	5.92%	12.18%
25	0.00%	MyFolio Managed IV Active Retirement SLP	5.92%	12.18%
55	0.00%	Global Equity (50:50) Index Universal Lifestyle Profile	6.50%	11.12%
45	0.00%	Global Equity (50:50) Index Universal Lifestyle Profile	7.35%	15.62%
25	0.00%	Global Equity (50:50) Index Universal Lifestyle Profile	7.35%	15.62%
55	0.00%	MyFolio Managed I Annuity SLP	2.53%	2.56%
45	0.00%	MyFolio Managed I Annuity SLP	2.53%	2.56%
25	0.00%	MyFolio Managed I Annuity SLP	2.53%	2.56%
55	0.00%	Active Plus V Lump Sum SLP	6.35%	10.39%
45	0.00%	Active Plus V Lump Sum SLP	6.94%	13.45%
25	0.00%	Active Plus V Lump Sum SLP	6.94%	13.45%
55	0.00%	AP Annuity lifestyle	4.81%	5.37%
45	0.00%	AP Annuity lifestyle	5.67%	10.71%
25	0.00%	AP Annuity lifestyle	5.67%	10.71%
55	0.00%	Active Plus II Universal SLP	3.66%	4.30%
45	0.00%	Active Plus II Universal SLP	3.67%	4.33%
25	0.00%	Active Plus II Universal SLP	3.67%	4.33%
55	0.00%	Passive Plus III Annuity SLP	4.39%	6.46%
45	0.00%	Passive Plus III Annuity SLP	4.68%	7.80%
25	0.00%	Passive Plus III Annuity SLP	4.68%	7.80%
55	0.00%	Active Plus III Active Retirement SLP	4.60%	6.75%
45	0.00%	Active Plus III Active Retirement SLP	4.81%	7.37%
25	0.00%	Active Plus III Active Retirement SLP	4.81%	7.37%
55	0.00%	Passive Plus V Universal SLP	6.53%	12.62%
45	0.00%	Passive Plus V Universal SLP	7.02%	15.36%
25	0.00%	Passive Plus V Universal SLP	7.02%	15.36%
55	0.00%	MyFolio Managed V Lump Sum SLP	6.44%	11.40%
45	0.00%	MyFolio Managed V Lump Sum SLP	7.07%	14.35%
25	0.00%	MyFolio Managed V Lump Sum SLP	7.07%	14.35%
55	0.00%	MyFolio Market III Active Retirement SLP	5.09%	7.74%
45	0.00%	MyFolio Market III Active Retirement SLP	5.40%	9.03%
25	0.00%	MyFolio Market III Active Retirement SLP	5.40%	9.03%
55	0.00%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.54%	3.33%
45	0.00%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.54%	3.33%
25	0.00%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.54%	3.33%
55	0.00%	Active Plus III Annuity SLP	4.52%	6.16%
45	0.00%	Active Plus III Annuity SLP	4.81%	7.37%
25	0.00%	Active Plus III Annuity SLP	4.81%	7.37%
55	0.00%	MyFolio Market II Lump Sum SLP	3.83%	4.44%
45	0.00%	MyFolio Market II Lump Sum SLP	4.08%	5.41%
25	0.00%	MyFolio Market II Lump Sum SLP	4.08%	5.41%
55	0.00%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.08%	4.45%
45	0.00%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.08%	4.45%
25	0.00%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.08%	4.45%
55	0.00%	MyFolio Managed IV Universal SLP	5.59%	10.50%
45	0.00%	MyFolio Managed IV Universal SLP	5.92%	12.18%
25	0.00%	MyFolio Managed IV Universal SLP	5.92%	12.18%
55	0.00%	MyFolio Market V Annuity SLP	7.50%	11.89%
45	0.00%	MyFolio Market V Annuity SLP	7.93%	14.04%
25	0.00%	MyFolio Market V Annuity SLP	7.93%	14.04%
55	0.00%	Passive Plus II Active Retirement SLP	3.73%	4.99%
45	0.00%	Passive Plus II Active Retirement SLP	3.62%	4.45%
25	0.00%	Passive Plus II Active Retirement SLP	3.62%	4.45%
55	0.00%	Standard Life MyFolio Market I Universal Lifestyle Profile	2.90%	2.94%
45	0.00%	Standard Life MyFolio Market I Universal Lifestyle Profile	2.90%	2.94%
25	0.00%	Standard Life MyFolio Market I Universal Lifestyle Profile	2.90%	2.94%
55	0.00%	MyFolio Managed III Annuity SLP	4.59%	7.87%
45	0.00%	MyFolio Managed III Annuity SLP	4.95%	9.47%
25	0.00%	MyFolio Managed III Annuity SLP	4.95%	9.47%
55	0.00%	Passive Plus II Lump Sum SLP	3.38%	3.15%
45	0.00%	Passive Plus II Lump Sum SLP	3.62%	4.45%
25	0.00%	Passive Plus II Lump Sum SLP	3.62%	4.45%

55	0.00%	Active Plus IV Universal SLP	5.59%	9.13%
45	0.00%	Active Plus IV Universal SLP	5.92%	10.75%
25	0.00%	Active Plus IV Universal SLP	5.92%	10.75%
55	0.00%	Passive Plus V Annuity SLP	6.53%	12.63%
45	0.00%	Passive Plus V Annuity SLP	7.02%	15.36%
25	0.00%	Passive Plus V Annuity SLP	7.02%	15.36%
55	0.00%	Active Plus V Active Retirement SLP	6.57%	11.54%
45	0.00%	Active Plus V Active Retirement SLP	6.94%	13.45%
25	0.00%	Active Plus V Active Retirement SLP	6.94%	13.45%
55	0.00%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.37%	6.36%
45	0.00%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.26%	9.21%
25	0.00%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.26%	9.21%
55	0.00%	MyFolio Market III Universal SLP	5.08%	7.60%
45	0.00%	MyFolio Market III Universal SLP	5.40%	9.03%
25	0.00%	MyFolio Market III Universal SLP	5.40%	9.03%
55	0.00%	Active Plus II Lump Sum SLP	3.43%	3.08%
45	0.00%	Active Plus II Lump Sum SLP	3.67%	4.33%
25	0.00%	Active Plus II Lump Sum SLP	3.67%	4.33%
55	0.00%	MyFolio Market V Active Retirement SLP	7.55%	11.98%
45	0.00%	MyFolio Market V Active Retirement SLP	7.93%	14.04%
25	0.00%	MyFolio Market V Active Retirement SLP	7.93%	14.04%
55	0.00%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	3.94%	7.02%
45	0.00%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.28%	9.03%
25	0.00%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.28%	9.03%
55	0.00%	Active Plus V Annuity SLP	6.47%	11.17%
45	0.00%	Active Plus V Annuity SLP	6.94%	13.45%
25	0.00%	Active Plus V Annuity SLP	6.94%	13.45%
55	0.00%	MyFolio Market IV Lump Sum SLP	6.17%	9.60%
45	0.00%	MyFolio Market IV Lump Sum SLP	6.57%	11.80%
25	0.00%	MyFolio Market IV Lump Sum SLP	6.57%	11.80%
55	0.00%	Standard Life Balanced Managed Universal Lifestyle Profile	5.37%	6.36%
45	0.00%	Standard Life Balanced Managed Universal Lifestyle Profile	6.26%	9.21%
25	0.00%	Standard Life Balanced Managed Universal Lifestyle Profile	6.26%	9.21%
55	0.00%	Passive Plus II Universal SLP	3.61%	4.43%
45	0.00%	Passive Plus II Universal SLP	3.62%	4.45%
25	0.00%	Passive Plus II Universal SLP	3.62%	4.45%
55	0.00%	MyFolio Managed II Lump Sum SLP	3.31%	4.29%
45	0.00%	MyFolio Managed II Lump Sum SLP	3.57%	5.44%
25	0.00%	MyFolio Managed II Lump Sum SLP	3.57%	5.44%
55	0.00%	Passive Plus IV Active Retirement SLP	5.62%	10.20%
45	0.00%	Passive Plus IV Active Retirement SLP	5.84%	11.67%
25	0.00%	Passive Plus IV Active Retirement SLP	5.84%	11.67%
55	0.00%	Standard Life MyFolio Market III Universal Lifestyle Profile	4.92%	6.86%
45	0.00%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.40%	9.03%
25	0.00%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.40%	9.03%
55	0.00%	MyFolio Managed V Annuity SLP	6.59%	12.12%
45	0.00%	MyFolio Managed V Annuity SLP	7.07%	14.35%
25	0.00%	MyFolio Managed V Annuity SLP	7.07%	14.35%
55	0.00%	Passive Plus IV Lump Sum SLP	5.39%	9.05%
45	0.00%	Passive Plus IV Lump Sum SLP	5.84%	11.67%
25	0.00%	Passive Plus IV Lump Sum SLP	5.84%	11.67%
55	0.00%	Managed Annuity Lifestyle Profile	5.37%	6.36%
45	0.00%	Managed Annuity Lifestyle Profile	6.26%	9.21%
25	0.00%	Managed Annuity Lifestyle Profile	6.26%	9.21%
55	0.00%	MyFolio Market II Annuity SLP	4.08%	5.42%
45	0.00%	MyFolio Market II Annuity SLP	4.08%	5.41%
25	0.00%	MyFolio Market II Annuity SLP	4.08%	5.41%
55	0.00%	MyFolio Managed III Active Retirement SLP	4.64%	8.01%
45	0.00%	MyFolio Managed III Active Retirement SLP	4.95%	9.47%
25	0.00%	MyFolio Managed III Active Retirement SLP	4.95%	9.47%
55	0.00%	Opportunity Universal Lifestyle Profile	7.99%	13.81%
45	0.00%	Opportunity Universal Lifestyle Profile	7.99%	13.81%

25	0.00%	Opportunity Universal Lifestyle Profile	7.99%	13.81%
55	0.00%	MyFolio Market V Universal SLP	7.50%	11.89%
45	0.00%	MyFolio Market V Universal SLP	7.93%	14.04%
25	0.00%	MyFolio Market V Universal SLP	7.93%	14.04%
55	0.00%	Active Plus IV Lump Sum SLP	5.47%	8.36%
45	0.00%	Active Plus IV Lump Sum SLP	5.92%	10.75%
25	0.00%	Active Plus IV Lump Sum SLP	5.92%	10.75%
55	0.00%	AP Drawdown lifestyle	5.19%	7.69%
45	0.00%	AP Drawdown lifestyle	5.67%	10.71%
25	0.00%	AP Drawdown lifestyle	5.67%	10.71%
55	0.12%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	5.14%	9.03%
45	0.12%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.20%	13.88%
25	0.12%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.20%	13.88%
55	0.12%	Passive Plus II Annuity SLP	3.74%	4.58%
45	0.12%	Passive Plus II Annuity SLP	3.74%	4.57%
25	0.12%	Passive Plus II Annuity SLP	3.74%	4.57%
55	0.12%	Active Plus II Active Retirement SLP	3.88%	5.05%
45	0.12%	Active Plus II Active Retirement SLP	3.79%	4.45%
25	0.12%	Active Plus II Active Retirement SLP	3.79%	4.45%
55	0.12%	Standard Life Opportunity II Universal Lifestyle Profile	2.99%	14.46%
45	0.12%	Standard Life Opportunity II Universal Lifestyle Profile	2.99%	14.46%
25	0.12%	Standard Life Opportunity II Universal Lifestyle Profile	2.99%	14.46%
55	0.12%	Passive Plus IV Universal SLP	5.64%	9.98%
45	0.12%	Passive Plus IV Universal SLP	5.97%	11.80%
25	0.12%	Passive Plus IV Universal SLP	5.97%	11.80%
55	0.12%	MyFolio Managed IV Lump Sum SLP	5.57%	9.91%
45	0.12%	MyFolio Managed IV Lump Sum SLP	6.05%	12.31%
25	0.12%	MyFolio Managed IV Lump Sum SLP	6.05%	12.31%
55	0.12%	MyFolio Market II Active Retirement SLP	4.22%	5.70%
45	0.12%	MyFolio Market II Active Retirement SLP	4.20%	5.54%
25	0.12%	MyFolio Market II Active Retirement SLP	4.20%	5.54%
55	0.12%	Standard Life MyFolio Market V Universal Lifestyle Profile	6.62%	8.99%
45	0.12%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.06%	14.18%
25	0.12%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.06%	14.18%
55	0.12%	Active Plus II Annuity SLP	3.79%	4.46%
45	0.12%	Active Plus II Annuity SLP	3.79%	4.45%
25	0.12%	Active Plus II Annuity SLP	3.79%	4.45%
55	0.12%	MyFolio Market I Lump Sum SLP	3.02%	3.06%
45	0.12%	MyFolio Market I Lump Sum SLP	3.02%	3.06%
25	0.12%	MyFolio Market I Lump Sum SLP	3.02%	3.06%
55	0.12%	Standard Life Balanced Managed I Universal Lifestyle Profile	5.50%	6.49%
45	0.12%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.39%	9.34%
25	0.12%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.39%	9.34%
55	0.12%	MyFolio Managed III Universal SLP	4.71%	8.00%
45	0.12%	MyFolio Managed III Universal SLP	5.07%	9.60%
25	0.12%	MyFolio Managed III Universal SLP	5.07%	9.60%
55	0.12%	MyFolio Market IV Annuity SLP	6.41%	10.35%
45	0.12%	MyFolio Market IV Annuity SLP	6.70%	11.94%
25	0.12%	MyFolio Market IV Annuity SLP	6.70%	11.94%
55	0.12%	MyFolio Managed V Active Retirement SLP	6.74%	12.35%
45	0.12%	MyFolio Managed V Active Retirement SLP	7.20%	14.48%
25	0.12%	MyFolio Managed V Active Retirement SLP	7.20%	14.48%
55	0.12%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.13%	8.26%
45	0.12%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.05%	12.31%
25	0.12%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.05%	12.31%
55	0.12%	MyFolio Managed II Annuity SLP	3.70%	5.57%
45	0.12%	MyFolio Managed II Annuity SLP	3.70%	5.56%
25	0.12%	MyFolio Managed II Annuity SLP	3.70%	5.56%
55	0.12%	Passive Plus I Lump Sum SLP	2.74%	1.33%
45	0.12%	Passive Plus I Lump Sum SLP	2.74%	1.33%
25	0.12%	Passive Plus I Lump Sum SLP	2.74%	1.33%
55	0.12%	Active Plus III Universal SLP	4.64%	6.26%

45	0.12%	Active Plus III Universal SLP	4.94%	7.50%
25	0.12%	Active Plus III Universal SLP	4.94%	7.50%
55	0.12%	Passive Plus IV Annuity SLP	5.64%	9.99%
45	0.12%	Passive Plus IV Annuity SLP	5.97%	11.80%
25	0.12%	Passive Plus IV Annuity SLP	5.97%	11.80%
55	0.12%	Active Plus IV Active Retirement SLP	5.82%	9.65%
45	0.12%	Active Plus IV Active Retirement SLP	6.05%	10.88%
25	0.12%	Active Plus IV Active Retirement SLP	6.05%	10.88%
55	0.12%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.46%	16.20%
45	0.12%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.46%	16.20%
25	0.12%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.46%	16.20%
55	0.12%	MyFolio Market II Universal SLP	4.21%	5.55%
45	0.12%	MyFolio Market II Universal SLP	4.20%	5.54%
25	0.12%	MyFolio Market II Universal SLP	4.20%	5.54%
55	0.12%	Active Plus I Lump Sum SLP	2.81%	1.35%
45	0.12%	Active Plus I Lump Sum SLP	2.81%	1.35%
25	0.12%	Active Plus I Lump Sum SLP	2.81%	1.35%
55	0.12%	MyFolio Market IV Active Retirement SLP	6.46%	10.44%
45	0.12%	MyFolio Market IV Active Retirement SLP	6.70%	11.94%
25	0.12%	MyFolio Market IV Active Retirement SLP	6.70%	11.94%
55	0.12%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.55%	5.80%
45	0.12%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.55%	5.80%
25	0.12%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.55%	5.80%
55	0.12%	Active Plus IV Annuity SLP	5.72%	9.28%
45	0.12%	Active Plus IV Annuity SLP	6.05%	10.88%
25	0.12%	Active Plus IV Annuity SLP	6.05%	10.88%
55	0.12%	MyFolio Market III Lump Sum SLP	4.96%	6.74%
45	0.12%	MyFolio Market III Lump Sum SLP	5.52%	9.16%
25	0.12%	MyFolio Market III Lump Sum SLP	5.52%	9.16%
55	0.12%	Standard Life Opportunity Universal Lifestyle Profile	8.12%	13.94%
45	0.12%	Standard Life Opportunity Universal Lifestyle Profile	8.12%	13.94%
25	0.12%	Standard Life Opportunity Universal Lifestyle Profile	8.12%	13.94%
55	0.12%	MyFolio Managed V Universal SLP	6.71%	12.26%
45	0.12%	MyFolio Managed V Universal SLP	7.20%	14.48%
25	0.12%	MyFolio Managed V Universal SLP	7.20%	14.48%
55	0.12%	MyFolio Managed I Lump Sum SLP	2.65%	2.69%
45	0.12%	MyFolio Managed I Lump Sum SLP	2.65%	2.69%
25	0.12%	MyFolio Managed I Lump Sum SLP	2.65%	2.69%
55	0.12%	Passive Plus III Active Retirement SLP	4.63%	7.13%
45	0.12%	Passive Plus III Active Retirement SLP	4.80%	7.93%
25	0.12%	Passive Plus III Active Retirement SLP	4.80%	7.93%
55	0.12%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.20%	5.54%
45	0.12%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.20%	5.54%
25	0.12%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.20%	5.54%
55	0.12%	MyFolio Managed IV Annuity SLP	5.72%	10.63%
45	0.12%	MyFolio Managed IV Annuity SLP	6.05%	12.31%
25	0.12%	MyFolio Managed IV Annuity SLP	6.05%	12.31%
55	0.12%	Passive Plus III Lump Sum SLP	4.28%	5.29%
45	0.12%	Passive Plus III Lump Sum SLP	4.80%	7.93%
25	0.12%	Passive Plus III Lump Sum SLP	4.80%	7.93%
55	0.12%	Active Plus V Universal SLP	6.59%	11.29%
45	0.12%	Active Plus V Universal SLP	7.07%	13.58%
25	0.12%	Active Plus V Universal SLP	7.07%	13.58%
55	0.12%	MyFolio Market I Annuity SLP	3.02%	3.06%
45	0.12%	MyFolio Market I Annuity SLP	3.02%	3.06%
25	0.12%	MyFolio Market I Annuity SLP	3.02%	3.06%
55	0.12%	MyFolio Managed II Active Retirement SLP	3.75%	5.71%
45	0.12%	MyFolio Managed II Active Retirement SLP	3.70%	5.56%
25	0.12%	MyFolio Managed II Active Retirement SLP	3.70%	5.56%
55	0.12%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.20%	4.58%
45	0.12%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.20%	4.58%
25	0.12%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.20%	4.58%

55	0.12%	MyFolio Market IV Universal SLP	6.41%	10.35%
45	0.12%	MyFolio Market IV Universal SLP	6.70%	11.94%
25	0.12%	MyFolio Market IV Universal SLP	6.70%	11.94%
55	0.12%	Active Plus III Lump Sum SLP	4.41%	5.03%
45	0.12%	Active Plus III Lump Sum SLP	4.94%	7.50%
25	0.12%	Active Plus III Lump Sum SLP	4.94%	7.50%
55	0.12%	AP Cash lifestyle	4.96%	5.68%
45	0.12%	AP Cash lifestyle	5.80%	10.85%
25	0.12%	AP Cash lifestyle	5.80%	10.85%
55	0.12%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	4.67%	8.18%
45	0.12%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.37%	11.74%
25	0.12%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.37%	11.74%
55	0.12%	Passive Plus I Annuity SLP	2.74%	1.33%
45	0.12%	Passive Plus I Annuity SLP	2.74%	1.33%
25	0.12%	Passive Plus I Annuity SLP	2.74%	1.33%
55	0.12%	MyFolio Market V Lump Sum SLP	7.51%	11.41%
45	0.12%	MyFolio Market V Lump Sum SLP	8.06%	14.18%
25	0.12%	MyFolio Market V Lump Sum SLP	8.06%	14.18%
55	0.12%	Standard Life Cautious Managed Universal Lifestyle Profile	4.20%	4.58%
45	0.12%	Standard Life Cautious Managed Universal Lifestyle Profile	4.20%	4.58%
25	0.12%	Standard Life Cautious Managed Universal Lifestyle Profile	4.20%	4.58%
55	0.12%	Passive Plus III Universal SLP	4.51%	6.57%
45	0.12%	Passive Plus III Universal SLP	4.80%	7.93%
25	0.12%	Passive Plus III Universal SLP	4.80%	7.93%
55	0.12%	MyFolio Managed III Lump Sum SLP	4.45%	6.83%
45	0.12%	MyFolio Managed III Lump Sum SLP	5.07%	9.60%
25	0.12%	MyFolio Managed III Lump Sum SLP	5.07%	9.60%
55	0.12%	Passive Plus V Active Retirement SLP	6.77%	13.11%
45	0.12%	Passive Plus V Active Retirement SLP	7.15%	15.49%
25	0.12%	Passive Plus V Active Retirement SLP	7.15%	15.49%
55	0.12%	Standard Life MyFolio Market IV Universal Lifestyle Profile	5.80%	8.10%
45	0.12%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.70%	11.94%
25	0.12%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.70%	11.94%
55	0.12%	Active Plus I Annuity SLP	2.81%	1.35%
45	0.12%	Active Plus I Annuity SLP	2.81%	1.35%
25	0.12%	Active Plus I Annuity SLP	2.81%	1.35%
55	0.12%	Passive Plus V Lump Sum SLP	6.54%	11.95%
45	0.12%	Passive Plus V Lump Sum SLP	7.15%	15.49%
25	0.12%	Passive Plus V Lump Sum SLP	7.15%	15.49%
55	0.12%	Standard Life Opportunity I Universal Lifestyle Profile	8.12%	13.94%
45	0.12%	Standard Life Opportunity I Universal Lifestyle Profile	8.12%	13.94%
25	0.12%	Standard Life Opportunity I Universal Lifestyle Profile	8.12%	13.94%
55	0.12%	MyFolio Managed II Universal SLP	3.70%	5.57%
45	0.12%	MyFolio Managed II Universal SLP	3.70%	5.56%
25	0.12%	MyFolio Managed II Universal SLP	3.70%	5.56%
55	0.12%	MyFolio Market III Annuity SLP	5.21%	7.72%
45	0.12%	MyFolio Market III Annuity SLP	5.52%	9.16%
25	0.12%	MyFolio Market III Annuity SLP	5.52%	9.16%
55	0.12%	MyFolio Managed IV Active Retirement SLP	5.75%	10.72%
45	0.12%	MyFolio Managed IV Active Retirement SLP	6.05%	12.31%
25	0.12%	MyFolio Managed IV Active Retirement SLP	6.05%	12.31%
55	0.12%	Global Equity (50:50) Index Universal Lifestyle Profile	6.63%	11.25%
45	0.12%	Global Equity (50:50) Index Universal Lifestyle Profile	7.48%	15.76%
25	0.12%	Global Equity (50:50) Index Universal Lifestyle Profile	7.48%	15.76%
55	0.12%	MyFolio Managed I Annuity SLP	2.65%	2.69%
45	0.12%	MyFolio Managed I Annuity SLP	2.65%	2.69%
25	0.12%	MyFolio Managed I Annuity SLP	2.65%	2.69%
55	0.12%	Active Plus V Lump Sum SLP	6.48%	10.52%
45	0.12%	Active Plus V Lump Sum SLP	7.07%	13.58%
25	0.12%	Active Plus V Lump Sum SLP	7.07%	13.58%
55	0.12%	AP Annuity lifestyle	4.93%	5.50%
45	0.12%	AP Annuity lifestyle	5.80%	10.85%

25	0.12%	AP Annuity lifestyle	5.80%	10.85%
55	0.12%	Active Plus II Universal SLP	3.79%	4.43%
45	0.12%	Active Plus II Universal SLP	3.79%	4.45%
25	0.12%	Active Plus II Universal SLP	3.79%	4.45%
55	0.12%	Passive Plus III Annuity SLP	4.52%	6.59%
45	0.12%	Passive Plus III Annuity SLP	4.80%	7.93%
25	0.12%	Passive Plus III Annuity SLP	4.80%	7.93%
55	0.12%	Active Plus III Active Retirement SLP	4.73%	6.88%
45	0.12%	Active Plus III Active Retirement SLP	4.94%	7.50%
25	0.12%	Active Plus III Active Retirement SLP	4.94%	7.50%
55	0.12%	Passive Plus V Universal SLP	6.66%	12.76%
45	0.12%	Passive Plus V Universal SLP	7.15%	15.49%
25	0.12%	Passive Plus V Universal SLP	7.15%	15.49%
55	0.12%	MyFolio Managed V Lump Sum SLP	6.57%	11.53%
45	0.12%	MyFolio Managed V Lump Sum SLP	7.20%	14.48%
25	0.12%	MyFolio Managed V Lump Sum SLP	7.20%	14.48%
55	0.12%	MyFolio Market III Active Retirement SLP	5.22%	7.87%
45	0.12%	MyFolio Market III Active Retirement SLP	5.52%	9.16%
25	0.12%	MyFolio Market III Active Retirement SLP	5.52%	9.16%
55	0.12%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.66%	3.45%
45	0.12%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.66%	3.45%
25	0.12%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.66%	3.45%
55	0.12%	Active Plus III Annuity SLP	4.64%	6.29%
45	0.12%	Active Plus III Annuity SLP	4.94%	7.50%
25	0.12%	Active Plus III Annuity SLP	4.94%	7.50%
55	0.12%	MyFolio Market II Lump Sum SLP	3.96%	4.56%
45	0.12%	MyFolio Market II Lump Sum SLP	4.20%	5.54%
25	0.12%	MyFolio Market II Lump Sum SLP	4.20%	5.54%
55	0.12%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.20%	4.58%
45	0.12%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.20%	4.58%
25	0.12%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.20%	4.58%
55	0.12%	MyFolio Managed IV Universal SLP	5.72%	10.63%
45	0.12%	MyFolio Managed IV Universal SLP	6.05%	12.31%
25	0.12%	MyFolio Managed IV Universal SLP	6.05%	12.31%
55	0.12%	MyFolio Market V Annuity SLP	7.63%	12.02%
45	0.12%	MyFolio Market V Annuity SLP	8.06%	14.18%
25	0.12%	MyFolio Market V Annuity SLP	8.06%	14.18%
55	0.12%	Passive Plus II Active Retirement SLP	3.85%	5.12%
45	0.12%	Passive Plus II Active Retirement SLP	3.74%	4.57%
25	0.12%	Passive Plus II Active Retirement SLP	3.74%	4.57%
55	0.12%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.02%	3.06%
45	0.12%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.02%	3.06%
25	0.12%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.02%	3.06%
55	0.12%	MyFolio Managed III Annuity SLP	4.71%	8.00%
45	0.12%	MyFolio Managed III Annuity SLP	5.07%	9.60%
25	0.12%	MyFolio Managed III Annuity SLP	5.07%	9.60%
55	0.12%	Passive Plus II Lump Sum SLP	3.50%	3.27%
45	0.12%	Passive Plus II Lump Sum SLP	3.74%	4.57%
25	0.12%	Passive Plus II Lump Sum SLP	3.74%	4.57%
55	0.12%	Active Plus IV Universal SLP	5.72%	9.26%
45	0.12%	Active Plus IV Universal SLP	6.05%	10.88%
25	0.12%	Active Plus IV Universal SLP	6.05%	10.88%
55	0.12%	Passive Plus V Annuity SLP	6.66%	12.77%
45	0.12%	Passive Plus V Annuity SLP	7.15%	15.49%
25	0.12%	Passive Plus V Annuity SLP	7.15%	15.49%
55	0.12%	Active Plus V Active Retirement SLP	6.70%	11.67%
45	0.12%	Active Plus V Active Retirement SLP	7.07%	13.58%
25	0.12%	Active Plus V Active Retirement SLP	7.07%	13.58%
55	0.12%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.50%	6.49%
45	0.12%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.39%	9.34%
25	0.12%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.39%	9.34%
55	0.12%	MyFolio Market III Universal SLP	5.21%	7.73%

45	0.12%	MyFolio Market III Universal SLP	5.52%	9.16%
25	0.12%	MyFolio Market III Universal SLP	5.52%	9.16%
55	0.12%	Active Plus II Lump Sum SLP	3.56%	3.20%
45	0.12%	Active Plus II Lump Sum SLP	3.79%	4.45%
25	0.12%	Active Plus II Lump Sum SLP	3.79%	4.45%
55	0.12%	MyFolio Market V Active Retirement SLP	7.68%	12.12%
45	0.12%	MyFolio Market V Active Retirement SLP	8.06%	14.18%
25	0.12%	MyFolio Market V Active Retirement SLP	8.06%	14.18%
55	0.12%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.06%	7.14%
45	0.12%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.40%	9.16%
25	0.12%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.40%	9.16%
55	0.12%	Active Plus V Annuity SLP	6.60%	11.31%
45	0.12%	Active Plus V Annuity SLP	7.07%	13.58%
25	0.12%	Active Plus V Annuity SLP	7.07%	13.58%
55	0.12%	MyFolio Market IV Lump Sum SLP	6.30%	9.73%
45	0.12%	MyFolio Market IV Lump Sum SLP	6.70%	11.94%
25	0.12%	MyFolio Market IV Lump Sum SLP	6.70%	11.94%
55	0.12%	Standard Life Balanced Managed Universal Lifestyle Profile	5.50%	6.49%
45	0.12%	Standard Life Balanced Managed Universal Lifestyle Profile	6.39%	9.34%
25	0.12%	Standard Life Balanced Managed Universal Lifestyle Profile	6.39%	9.34%
55	0.12%	Passive Plus II Universal SLP	3.74%	4.56%
45	0.12%	Passive Plus II Universal SLP	3.74%	4.57%
25	0.12%	Passive Plus II Universal SLP	3.74%	4.57%
55	0.12%	MyFolio Managed II Lump Sum SLP	3.44%	4.41%
45	0.12%	MyFolio Managed II Lump Sum SLP	3.70%	5.56%
25	0.12%	MyFolio Managed II Lump Sum SLP	3.70%	5.56%
55	0.12%	Passive Plus IV Active Retirement SLP	5.75%	10.33%
45	0.12%	Passive Plus IV Active Retirement SLP	5.97%	11.80%
25	0.12%	Passive Plus IV Active Retirement SLP	5.97%	11.80%
55	0.12%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.04%	6.98%
45	0.12%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.52%	9.16%
25	0.12%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.52%	9.16%
55	0.12%	MyFolio Managed V Annuity SLP	6.71%	12.26%
45	0.12%	MyFolio Managed V Annuity SLP	7.20%	14.48%
25	0.12%	MyFolio Managed V Annuity SLP	7.20%	14.48%
55	0.12%	Passive Plus IV Lump Sum SLP	5.52%	9.18%
45	0.12%	Passive Plus IV Lump Sum SLP	5.97%	11.80%
25	0.12%	Passive Plus IV Lump Sum SLP	5.97%	11.80%
55	0.12%	Managed Annuity Lifestyle Profile	5.50%	6.49%
45	0.12%	Managed Annuity Lifestyle Profile	6.39%	9.34%
25	0.12%	Managed Annuity Lifestyle Profile	6.39%	9.34%
55	0.12%	MyFolio Market II Annuity SLP	4.21%	5.55%
45	0.12%	MyFolio Market II Annuity SLP	4.20%	5.54%
25	0.12%	MyFolio Market II Annuity SLP	4.20%	5.54%
55	0.12%	MyFolio Managed III Active Retirement SLP	4.77%	8.14%
45	0.12%	MyFolio Managed III Active Retirement SLP	5.07%	9.60%
25	0.12%	MyFolio Managed III Active Retirement SLP	5.07%	9.60%
55	0.12%	Opportunity Universal Lifestyle Profile	8.12%	13.94%
45	0.12%	Opportunity Universal Lifestyle Profile	8.12%	13.94%
25	0.12%	Opportunity Universal Lifestyle Profile	8.12%	13.94%
55	0.12%	MyFolio Market V Universal SLP	7.63%	12.03%
45	0.12%	MyFolio Market V Universal SLP	8.06%	14.18%
25	0.12%	MyFolio Market V Universal SLP	8.06%	14.18%
55	0.12%	Active Plus IV Lump Sum SLP	5.60%	8.49%
45	0.12%	Active Plus IV Lump Sum SLP	6.05%	10.88%
25	0.12%	Active Plus IV Lump Sum SLP	6.05%	10.88%
55	0.12%	AP Drawdown lifestyle	5.32%	7.82%
45	0.12%	AP Drawdown lifestyle	5.80%	10.85%
25	0.12%	AP Drawdown lifestyle	5.80%	10.85%
55	0.42%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	5.46%	9.39%
45	0.42%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.52%	14.22%
25	0.42%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.52%	14.22%

55	0.42%	Standard Life Opportunity II Universal Lifestyle Profile	3.30%	14.82%
45	0.42%	Standard Life Opportunity II Universal Lifestyle Profile	3.30%	14.82%
25	0.42%	Standard Life Opportunity II Universal Lifestyle Profile	3.30%	14.82%
55	0.42%	Standard Life MyFolio Market V Universal Lifestyle Profile	6.92%	9.34%
45	0.42%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.38%	14.56%
25	0.42%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.38%	14.56%
55	0.42%	Standard Life Balanced Managed I Universal Lifestyle Profile	5.76%	6.83%
45	0.42%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.60%	9.72%
25	0.42%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.60%	9.72%
55	0.42%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.44%	8.59%
45	0.42%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.36%	12.64%
25	0.42%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.36%	12.64%
55	0.42%	Active Plus III Universal SLP	4.95%	6.56%
45	0.42%	Active Plus III Universal SLP	5.25%	7.82%
25	0.42%	Active Plus III Universal SLP	5.25%	7.82%
55	0.42%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.78%	16.53%
45	0.42%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.78%	16.53%
25	0.42%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.78%	16.53%
55	0.42%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.73%	6.16%
45	0.42%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.73%	6.16%
25	0.42%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.73%	6.16%
55	0.42%	Standard Life Opportunity Universal Lifestyle Profile	6.75%	9.27%
45	0.42%	Standard Life Opportunity Universal Lifestyle Profile	6.75%	9.27%
25	0.42%	Standard Life Opportunity Universal Lifestyle Profile	6.75%	9.27%
55	0.42%	Passive Plus III Active Retirement (Series 3) SLP	4.94%	7.34%
45	0.42%	Passive Plus III Active Retirement (Series 3) SLP	5.12%	8.07%
25	0.42%	Passive Plus III Active Retirement (Series 3) SLP	5.12%	8.07%
55	0.42%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.49%	5.86%
45	0.42%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.49%	5.86%
25	0.42%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.49%	5.86%
55	0.42%	Active Plus V Universal SLP	6.93%	11.61%
45	0.42%	Active Plus V Universal SLP	7.40%	13.92%
25	0.42%	Active Plus V Universal SLP	7.40%	13.92%
55	0.42%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.51%	4.91%
45	0.42%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.51%	4.91%
25	0.42%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.51%	4.91%
55	0.42%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	4.99%	8.53%
45	0.42%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.69%	12.07%
25	0.42%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.69%	12.07%
55	0.42%	Standard Life Cautious Managed Universal Lifestyle Profile	4.51%	4.91%
45	0.42%	Standard Life Cautious Managed Universal Lifestyle Profile	4.51%	4.91%
25	0.42%	Standard Life Cautious Managed Universal Lifestyle Profile	4.51%	4.91%
55	0.42%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.12%	8.42%
45	0.42%	Standard Life MyFolio Market IV Universal Lifestyle Profile	7.03%	12.26%
25	0.42%	Standard Life MyFolio Market IV Universal Lifestyle Profile	7.03%	12.26%
55	0.42%	Standard Life Opportunity I Universal Lifestyle Profile	6.75%	9.27%
45	0.42%	Standard Life Opportunity I Universal Lifestyle Profile	6.75%	9.27%
25	0.42%	Standard Life Opportunity I Universal Lifestyle Profile	6.75%	9.27%
55	0.42%	Active Plus II Universal SLP	4.10%	4.73%
45	0.42%	Active Plus II Universal SLP	4.10%	4.77%
25	0.42%	Active Plus II Universal SLP	4.10%	4.77%
55	0.42%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.95%	3.68%
45	0.42%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.95%	3.68%
25	0.42%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.95%	3.68%
55	0.42%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.51%	4.91%
45	0.42%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.51%	4.91%
25	0.42%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.51%	4.91%
55	0.42%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.33%	3.37%
45	0.42%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.33%	3.37%
25	0.42%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.33%	3.37%
55	0.42%	Active Plus IV Universal SLP	6.04%	9.58%
45	0.42%	Active Plus IV Universal SLP	6.37%	11.22%

25	0.42%	Active Plus IV Universal SLP	6.37%	11.22%
55	0.42%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.76%	6.83%
45	0.42%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.60%	9.72%
25	0.42%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.60%	9.72%
55	0.42%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.39%	7.49%
45	0.42%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.73%	9.49%
25	0.42%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.73%	9.49%
55	0.42%	Standard Life Balanced Managed Universal Lifestyle Profile	5.76%	6.83%
45	0.42%	Standard Life Balanced Managed Universal Lifestyle Profile	6.60%	9.72%
25	0.42%	Standard Life Balanced Managed Universal Lifestyle Profile	6.60%	9.72%
55	0.42%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.37%	7.31%
45	0.42%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.85%	9.48%
25	0.42%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.85%	9.48%
55	0.42%	Managed Annuity Lifestyle Profile	5.76%	6.83%
45	0.42%	Managed Annuity Lifestyle Profile	6.60%	9.72%
25	0.42%	Managed Annuity Lifestyle Profile	6.60%	9.72%
55	0.42%	Opportunity Universal Lifestyle Profile	6.75%	9.27%
45	0.42%	Opportunity Universal Lifestyle Profile	6.75%	9.27%
25	0.42%	Opportunity Universal Lifestyle Profile	6.75%	9.27%
55	0.32%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	5.36%	9.28%
45	0.32%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.42%	14.11%
25	0.32%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.42%	14.11%
55	0.32%	Standard Life Opportunity II Universal Lifestyle Profile	3.20%	14.71%
45	0.32%	Standard Life Opportunity II Universal Lifestyle Profile	3.20%	14.71%
25	0.32%	Standard Life Opportunity II Universal Lifestyle Profile	3.20%	14.71%
55	0.32%	Standard Life MyFolio Market V Universal Lifestyle Profile	6.82%	9.23%
45	0.32%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.27%	14.44%
25	0.32%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.27%	14.44%
55	0.32%	Standard Life Balanced Managed I Universal Lifestyle Profile	5.65%	6.73%
45	0.32%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.49%	9.61%
25	0.32%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.49%	9.61%
55	0.32%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.34%	8.48%
45	0.32%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.26%	12.53%
25	0.32%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.26%	12.53%
55	0.32%	Active Plus III Universal SLP	4.84%	6.45%
45	0.32%	Active Plus III Universal SLP	5.14%	7.71%
25	0.32%	Active Plus III Universal SLP	5.14%	7.71%
55	0.32%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.67%	16.42%
45	0.32%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.67%	16.42%
25	0.32%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.67%	16.42%
55	0.32%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.63%	6.06%
45	0.32%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.63%	6.06%
25	0.32%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.63%	6.06%
55	0.32%	Standard Life Opportunity Universal Lifestyle Profile	6.64%	9.16%
45	0.32%	Standard Life Opportunity Universal Lifestyle Profile	6.64%	9.16%
25	0.32%	Standard Life Opportunity Universal Lifestyle Profile	6.64%	9.16%
55	0.32%	Passive Plus III Active Retirement (Series 3) SLP	4.84%	7.24%
45	0.32%	Passive Plus III Active Retirement (Series 3) SLP	5.01%	7.96%
25	0.32%	Passive Plus III Active Retirement (Series 3) SLP	5.01%	7.96%
55	0.32%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.39%	5.75%
45	0.32%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.39%	5.75%
25	0.32%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.39%	5.75%
55	0.32%	Active Plus V Universal SLP	6.82%	11.50%
45	0.32%	Active Plus V Universal SLP	7.30%	13.81%
25	0.32%	Active Plus V Universal SLP	7.30%	13.81%
55	0.32%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.41%	4.80%
45	0.32%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.41%	4.80%
25	0.32%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.41%	4.80%
55	0.32%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	4.89%	8.42%
45	0.32%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.58%	11.96%
25	0.32%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.58%	11.96%
55	0.32%	Standard Life Cautious Managed Universal Lifestyle Profile	4.41%	4.80%

45	0.32%	Standard Life Cautious Managed Universal Lifestyle Profile	4.41%	4.80%
25	0.32%	Standard Life Cautious Managed Universal Lifestyle Profile	4.41%	4.80%
55	0.32%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.02%	8.31%
45	0.32%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.92%	12.15%
25	0.32%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.92%	12.15%
55	0.32%	Standard Life Opportunity I Universal Lifestyle Profile	6.64%	9.16%
45	0.32%	Standard Life Opportunity I Universal Lifestyle Profile	6.64%	9.16%
25	0.32%	Standard Life Opportunity I Universal Lifestyle Profile	6.64%	9.16%
55	0.32%	Active Plus II Universal SLP	3.99%	4.62%
45	0.32%	Active Plus II Universal SLP	4.00%	4.67%
25	0.32%	Active Plus II Universal SLP	4.00%	4.67%
55	0.32%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.85%	3.58%
45	0.32%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.85%	3.58%
25	0.32%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.85%	3.58%
55	0.32%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.41%	4.80%
45	0.32%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.41%	4.80%
25	0.32%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.41%	4.80%
55	0.32%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.23%	3.27%
45	0.32%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.23%	3.27%
25	0.32%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.23%	3.27%
55	0.32%	Active Plus IV Universal SLP	5.93%	9.47%
45	0.32%	Active Plus IV Universal SLP	6.27%	11.11%
25	0.32%	Active Plus IV Universal SLP	6.27%	11.11%
55	0.32%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.65%	6.73%
45	0.32%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.49%	9.61%
25	0.32%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.49%	9.61%
55	0.32%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.28%	7.38%
45	0.32%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.63%	9.38%
25	0.32%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.63%	9.38%
55	0.32%	Standard Life Balanced Managed Universal Lifestyle Profile	5.65%	6.73%
45	0.32%	Standard Life Balanced Managed Universal Lifestyle Profile	6.49%	9.61%
25	0.32%	Standard Life Balanced Managed Universal Lifestyle Profile	6.49%	9.61%
55	0.32%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.26%	7.20%
45	0.32%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.74%	9.37%
25	0.32%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.74%	9.37%
55	0.32%	Managed Annuity Lifestyle Profile	5.65%	6.73%
45	0.32%	Managed Annuity Lifestyle Profile	6.49%	9.61%
25	0.32%	Managed Annuity Lifestyle Profile	6.49%	9.61%
55	0.32%	Opportunity Universal Lifestyle Profile	6.64%	9.16%
45	0.32%	Opportunity Universal Lifestyle Profile	6.64%	9.16%
25	0.32%	Opportunity Universal Lifestyle Profile	6.64%	9.16%
55	0.28%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	5.32%	9.23%
45	0.28%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.37%	14.06%
25	0.28%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.37%	14.06%
55	0.28%	Standard Life Opportunity II Universal Lifestyle Profile	3.16%	14.66%
45	0.28%	Standard Life Opportunity II Universal Lifestyle Profile	3.16%	14.66%
25	0.28%	Standard Life Opportunity II Universal Lifestyle Profile	3.16%	14.66%
55	0.28%	Standard Life MyFolio Market V Universal Lifestyle Profile	6.78%	9.18%
45	0.28%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.23%	14.40%
25	0.28%	Standard Life MyFolio Market V Universal Lifestyle Profile	8.23%	14.40%
55	0.28%	Standard Life Balanced Managed I Universal Lifestyle Profile	5.61%	6.69%
45	0.28%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.45%	9.57%
25	0.28%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.45%	9.57%
55	0.28%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.30%	8.43%
45	0.28%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.22%	12.49%
25	0.28%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	6.22%	12.49%
55	0.28%	Active Plus III Universal SLP	4.80%	6.41%
45	0.28%	Active Plus III Universal SLP	5.10%	7.67%
25	0.28%	Active Plus III Universal SLP	5.10%	7.67%
55	0.28%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.63%	16.37%
45	0.28%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.63%	16.37%
25	0.28%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.63%	16.37%

55	0.28%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.58%	6.01%
45	0.28%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.58%	6.01%
25	0.28%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.58%	6.01%
55	0.28%	Standard Life Opportunity Universal Lifestyle Profile	6.60%	9.12%
45	0.28%	Standard Life Opportunity Universal Lifestyle Profile	6.60%	9.12%
25	0.28%	Standard Life Opportunity Universal Lifestyle Profile	6.60%	9.12%
55	0.28%	Passive Plus III Active Retirement (Series 3) SLP	4.80%	7.19%
45	0.28%	Passive Plus III Active Retirement (Series 3) SLP	4.97%	7.92%
25	0.28%	Passive Plus III Active Retirement (Series 3) SLP	4.97%	7.92%
55	0.28%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.35%	5.71%
45	0.28%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.35%	5.71%
25	0.28%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.35%	5.71%
55	0.28%	Active Plus V Universal SLP	6.78%	11.45%
45	0.28%	Active Plus V Universal SLP	7.25%	13.77%
25	0.28%	Active Plus V Universal SLP	7.25%	13.77%
55	0.28%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.37%	4.76%
45	0.28%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.37%	4.76%
25	0.28%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.37%	4.76%
55	0.28%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	4.84%	8.37%
45	0.28%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.54%	11.91%
25	0.28%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.54%	11.91%
55	0.28%	Standard Life Cautious Managed Universal Lifestyle Profile	4.37%	4.76%
45	0.28%	Standard Life Cautious Managed Universal Lifestyle Profile	4.37%	4.76%
25	0.28%	Standard Life Cautious Managed Universal Lifestyle Profile	4.37%	4.76%
55	0.28%	Standard Life MyFolio Market IV Universal Lifestyle Profile	5.97%	8.27%
45	0.28%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.88%	12.11%
25	0.28%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.88%	12.11%
55	0.28%	Standard Life Opportunity I Universal Lifestyle Profile	6.60%	9.12%
45	0.28%	Standard Life Opportunity I Universal Lifestyle Profile	6.60%	9.12%
25	0.28%	Standard Life Opportunity I Universal Lifestyle Profile	6.60%	9.12%
55	0.28%	Active Plus II Universal SLP	3.95%	4.58%
45	0.28%	Active Plus II Universal SLP	3.96%	4.62%
25	0.28%	Active Plus II Universal SLP	3.96%	4.62%
55	0.28%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.81%	3.54%
45	0.28%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.81%	3.54%
25	0.28%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.81%	3.54%
55	0.28%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.37%	4.76%
45	0.28%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.37%	4.76%
25	0.28%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.37%	4.76%
55	0.28%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.19%	3.23%
45	0.28%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.19%	3.23%
25	0.28%	Standard Life MyFolio Market I Universal Lifestyle Profile	3.19%	3.23%
55	0.28%	Active Plus IV Universal SLP	5.89%	9.43%
45	0.28%	Active Plus IV Universal SLP	6.22%	11.07%
25	0.28%	Active Plus IV Universal SLP	6.22%	11.07%
55	0.28%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.61%	6.69%
45	0.28%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.45%	9.57%
25	0.28%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.45%	9.57%
55	0.28%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.24%	7.34%
45	0.28%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.58%	9.33%
25	0.28%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.58%	9.33%
55	0.28%	Standard Life Balanced Managed Universal Lifestyle Profile	5.61%	6.69%
45	0.28%	Standard Life Balanced Managed Universal Lifestyle Profile	6.45%	9.57%
25	0.28%	Standard Life Balanced Managed Universal Lifestyle Profile	6.45%	9.57%
55	0.28%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.22%	7.16%
45	0.28%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.70%	9.33%
25	0.28%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.70%	9.33%
55	0.28%	Managed Annuity Lifestyle Profile	5.61%	6.69%
45	0.28%	Managed Annuity Lifestyle Profile	6.45%	9.57%
25	0.28%	Managed Annuity Lifestyle Profile	6.45%	9.57%
55	0.28%	Opportunity Universal Lifestyle Profile	6.60%	9.12%
45	0.28%	Opportunity Universal Lifestyle Profile	6.60%	9.12%

25	0.28%	Opportunity Universal Lifestyle Profile	6.60%	9.12%
55	0.00%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	5.02%	8.93%
45	0.00%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.08%	13.75%
25	0.00%	Standard Life MyFolio Multi-Manager V Universal Lifestyle Profile	6.08%	13.75%
55	0.00%	Standard Life Opportunity II Universal Lifestyle Profile	2.87%	14.34%
45	0.00%	Standard Life Opportunity II Universal Lifestyle Profile	2.87%	14.34%
25	0.00%	Standard Life Opportunity II Universal Lifestyle Profile	2.87%	14.34%
55	0.00%	Standard Life MyFolio Market V Universal Lifestyle Profile	6.48%	8.88%
45	0.00%	Standard Life MyFolio Market V Universal Lifestyle Profile	7.92%	14.08%
25	0.00%	Standard Life MyFolio Market V Universal Lifestyle Profile	7.92%	14.08%
55	0.00%	Standard Life Balanced Managed I Universal Lifestyle Profile	5.32%	6.39%
45	0.00%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.15%	9.26%
25	0.00%	Standard Life Balanced Managed I Universal Lifestyle Profile	6.15%	9.26%
55	0.00%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.00%	8.13%
45	0.00%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.92%	12.17%
25	0.00%	Standard Life MyFolio Managed IV Universal Lifestyle Profile	5.92%	12.17%
55	0.00%	Active Plus III Universal SLP	4.51%	6.11%
45	0.00%	Active Plus III Universal SLP	4.81%	7.37%
25	0.00%	Active Plus III Universal SLP	4.81%	7.37%
55	0.00%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.33%	16.05%
45	0.00%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.33%	16.05%
25	0.00%	Standard Life Global Equity (50:50) Active Universal Lifestyle Profile	6.33%	16.05%
55	0.00%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.30%	5.72%
45	0.00%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.30%	5.72%
25	0.00%	Standard Life MyFolio Multi-Manager II Universal Lifestyle Profile	3.30%	5.72%
55	0.00%	Standard Life Opportunity Universal Lifestyle Profile	6.30%	8.81%
45	0.00%	Standard Life Opportunity Universal Lifestyle Profile	6.30%	8.81%
25	0.00%	Standard Life Opportunity Universal Lifestyle Profile	6.30%	8.81%
55	0.00%	Passive Plus III Active Retirement (Series 3) SLP	4.50%	6.89%
45	0.00%	Passive Plus III Active Retirement (Series 3) SLP	4.68%	7.61%
25	0.00%	Passive Plus III Active Retirement (Series 3) SLP	4.68%	7.61%
55	0.00%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.06%	5.41%
45	0.00%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.06%	5.41%
25	0.00%	Standard Life MyFolio Market II Universal Lifestyle Profile	4.06%	5.41%
55	0.00%	Active Plus V Universal SLP	6.48%	11.14%
45	0.00%	Active Plus V Universal SLP	6.95%	13.45%
25	0.00%	Active Plus V Universal SLP	6.95%	13.45%
55	0.00%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.08%	4.47%
45	0.00%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.08%	4.47%
25	0.00%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.08%	4.47%
55	0.00%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	4.55%	8.07%
45	0.00%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.25%	11.60%
25	0.00%	Standard Life MyFolio Multi-Manager IV Universal Lifestyle Profile	5.25%	11.60%
55	0.00%	Standard Life Cautious Managed Universal Lifestyle Profile	4.08%	4.47%
45	0.00%	Standard Life Cautious Managed Universal Lifestyle Profile	4.08%	4.47%
25	0.00%	Standard Life Cautious Managed Universal Lifestyle Profile	4.08%	4.47%
55	0.00%	Standard Life MyFolio Market IV Universal Lifestyle Profile	5.68%	7.97%
45	0.00%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.58%	11.79%
25	0.00%	Standard Life MyFolio Market IV Universal Lifestyle Profile	6.58%	11.79%
55	0.00%	Standard Life Opportunity I Universal Lifestyle Profile	6.30%	8.81%
45	0.00%	Standard Life Opportunity I Universal Lifestyle Profile	6.30%	8.81%
25	0.00%	Standard Life Opportunity I Universal Lifestyle Profile	6.30%	8.81%
55	0.00%	Active Plus II Universal SLP	3.66%	4.29%
45	0.00%	Active Plus II Universal SLP	3.67%	4.33%
25	0.00%	Active Plus II Universal SLP	3.67%	4.33%
55	0.00%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.52%	3.25%
45	0.00%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.52%	3.25%
25	0.00%	Standard Life MyFolio Multi-Manager I Universal Lifestyle Profile	2.52%	3.25%
55	0.00%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.08%	4.47%
45	0.00%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.08%	4.47%
25	0.00%	Standard Life Cautious Managed I Universal Lifestyle Profile	4.08%	4.47%
55	0.00%	Standard Life MyFolio Market I Universal Lifestyle Profile	2.90%	2.94%

45	0.00%	Standard Life MyFolio Market I Universal Lifestyle Profile	2.90%	2.94%
25	0.00%	Standard Life MyFolio Market I Universal Lifestyle Profile	2.90%	2.94%
55	0.00%	Active Plus IV Universal SLP	5.59%	9.12%
45	0.00%	Active Plus IV Universal SLP	5.93%	10.76%
25	0.00%	Active Plus IV Universal SLP	5.93%	10.76%
55	0.00%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.32%	6.39%
45	0.00%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.15%	9.26%
25	0.00%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.15%	9.26%
55	0.00%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	3.95%	7.04%
45	0.00%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.29%	9.03%
25	0.00%	Standard Life MyFolio Multi-Manager III Universal Lifestyle Profile	4.29%	9.03%
55	0.00%	Standard Life Balanced Managed Universal Lifestyle Profile	5.32%	6.39%
45	0.00%	Standard Life Balanced Managed Universal Lifestyle Profile	6.15%	9.26%
25	0.00%	Standard Life Balanced Managed Universal Lifestyle Profile	6.15%	9.26%
55	0.00%	Standard Life MyFolio Market III Universal Lifestyle Profile	4.92%	6.86%
45	0.00%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.41%	9.02%
25	0.00%	Standard Life MyFolio Market III Universal Lifestyle Profile	5.41%	9.02%
55	0.00%	Managed Annuity Lifestyle Profile	5.32%	6.39%
45	0.00%	Managed Annuity Lifestyle Profile	6.15%	9.26%
25	0.00%	Managed Annuity Lifestyle Profile	6.15%	9.26%
55	0.00%	Opportunity Universal Lifestyle Profile	6.30%	8.81%
45	0.00%	Opportunity Universal Lifestyle Profile	6.30%	8.81%
25	0.00%	Opportunity Universal Lifestyle Profile	6.30%	8.81%
55	-0.36%	Standard Life Opportunity Universal Lifestyle Profile	7.60%	13.40%
45	-0.36%	Standard Life Opportunity Universal Lifestyle Profile	7.60%	13.40%
25	-0.36%	Standard Life Opportunity Universal Lifestyle Profile	7.60%	13.40%
55	-0.36%	Standard Life Balanced Managed Universal Lifestyle Profile	4.99%	5.97%
45	-0.36%	Standard Life Balanced Managed Universal Lifestyle Profile	5.88%	8.82%
25	-0.36%	Standard Life Balanced Managed Universal Lifestyle Profile	5.88%	8.82%
55	-0.36%	Standard Life Cautious Managed Universal Lifestyle Profile	3.70%	4.08%
45	-0.36%	Standard Life Cautious Managed Universal Lifestyle Profile	3.70%	4.08%
25	-0.36%	Standard Life Cautious Managed Universal Lifestyle Profile	3.70%	4.08%
55	-0.36%	Standard Life Global Equity Universal Lifestyle Profile	5.95%	15.64%
45	-0.36%	Standard Life Global Equity Universal Lifestyle Profile	5.95%	15.64%
25	-0.36%	Standard Life Global Equity Universal Lifestyle Profile	5.95%	15.64%
55	-0.36%	Standard Life Balanced Managed II Universal Lifestyle Profile	4.99%	5.97%
45	-0.36%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.88%	8.82%
25	-0.36%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.88%	8.82%
55	-0.36%	Standard Life Cautious Managed II Universal Lifestyle Profile	3.70%	4.08%
45	-0.36%	Standard Life Cautious Managed II Universal Lifestyle Profile	3.70%	4.08%
25	-0.36%	Standard Life Cautious Managed II Universal Lifestyle Profile	3.70%	4.08%
55	-0.36%	Opportunity Universal Lifestyle Profile	7.60%	13.40%
45	-0.36%	Opportunity Universal Lifestyle Profile	7.60%	13.40%
25	-0.36%	Opportunity Universal Lifestyle Profile	7.60%	13.40%
55	-0.36%	MyFolio Managed II Universal SLP	3.20%	5.07%
45	-0.36%	MyFolio Managed II Universal SLP	3.20%	5.06%
25	-0.36%	MyFolio Managed II Universal SLP	3.20%	5.06%
55	-0.36%	MyFolio Managed III Universal SLP	4.21%	7.48%
45	-0.36%	MyFolio Managed III Universal SLP	4.57%	9.08%
25	-0.36%	MyFolio Managed III Universal SLP	4.57%	9.08%
55	-0.36%	Passive Plus III Universal SLP	4.01%	6.06%
45	-0.36%	Passive Plus III Universal SLP	4.30%	7.41%
25	-0.36%	Passive Plus III Universal SLP	4.30%	7.41%
55	-0.24%	Standard Life Opportunity Universal Lifestyle Profile	7.73%	13.53%
45	-0.24%	Standard Life Opportunity Universal Lifestyle Profile	7.73%	13.53%
25	-0.24%	Standard Life Opportunity Universal Lifestyle Profile	7.73%	13.53%
55	-0.24%	Standard Life Balanced Managed Universal Lifestyle Profile	5.12%	6.10%
45	-0.24%	Standard Life Balanced Managed Universal Lifestyle Profile	6.00%	8.95%
25	-0.24%	Standard Life Balanced Managed Universal Lifestyle Profile	6.00%	8.95%
55	-0.24%	Standard Life Cautious Managed Universal Lifestyle Profile	3.83%	4.20%
45	-0.24%	Standard Life Cautious Managed Universal Lifestyle Profile	3.83%	4.20%
25	-0.24%	Standard Life Cautious Managed Universal Lifestyle Profile	3.83%	4.20%

55	-0.24%	Standard Life Global Equity Universal Lifestyle Profile	6.07%	15.78%
45	-0.24%	Standard Life Global Equity Universal Lifestyle Profile	6.07%	15.78%
25	-0.24%	Standard Life Global Equity Universal Lifestyle Profile	6.07%	15.78%
55	-0.24%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.12%	6.10%
45	-0.24%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.00%	8.95%
25	-0.24%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.00%	8.95%
55	-0.24%	Standard Life Cautious Managed II Universal Lifestyle Profile	3.83%	4.20%
45	-0.24%	Standard Life Cautious Managed II Universal Lifestyle Profile	3.83%	4.20%
25	-0.24%	Standard Life Cautious Managed II Universal Lifestyle Profile	3.83%	4.20%
55	-0.24%	Opportunity Universal Lifestyle Profile	7.73%	13.53%
45	-0.24%	Opportunity Universal Lifestyle Profile	7.73%	13.53%
25	-0.24%	Opportunity Universal Lifestyle Profile	7.73%	13.53%
55	-0.24%	MyFolio Managed II Universal SLP	3.33%	5.19%
45	-0.24%	MyFolio Managed II Universal SLP	3.33%	5.19%
25	-0.24%	MyFolio Managed II Universal SLP	3.33%	5.19%
55	-0.24%	MyFolio Managed III Universal SLP	4.34%	7.61%
45	-0.24%	MyFolio Managed III Universal SLP	4.70%	9.21%
25	-0.24%	MyFolio Managed III Universal SLP	4.70%	9.21%
55	-0.24%	Passive Plus III Universal SLP	4.14%	6.19%
45	-0.24%	Passive Plus III Universal SLP	4.43%	7.54%
25	-0.24%	Passive Plus III Universal SLP	4.43%	7.54%
55	0.49%	Standard Life Opportunity Universal Lifestyle Profile	8.52%	14.37%
45	0.49%	Standard Life Opportunity Universal Lifestyle Profile	8.52%	14.37%
25	0.49%	Standard Life Opportunity Universal Lifestyle Profile	8.52%	14.37%
55	0.49%	Standard Life Balanced Managed Universal Lifestyle Profile	5.89%	6.88%
45	0.49%	Standard Life Balanced Managed Universal Lifestyle Profile	6.78%	9.75%
25	0.49%	Standard Life Balanced Managed Universal Lifestyle Profile	6.78%	9.75%
55	0.49%	Standard Life Cautious Managed Universal Lifestyle Profile	4.59%	4.97%
45	0.49%	Standard Life Cautious Managed Universal Lifestyle Profile	4.59%	4.97%
25	0.49%	Standard Life Cautious Managed Universal Lifestyle Profile	4.59%	4.97%
55	0.49%	Standard Life Global Equity Universal Lifestyle Profile	6.85%	16.62%
45	0.49%	Standard Life Global Equity Universal Lifestyle Profile	6.85%	16.62%
25	0.49%	Standard Life Global Equity Universal Lifestyle Profile	6.85%	16.62%
55	0.49%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.89%	6.88%
45	0.49%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.78%	9.75%
25	0.49%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.78%	9.75%
55	0.49%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.59%	4.97%
45	0.49%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.59%	4.97%
25	0.49%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.59%	4.97%
55	0.49%	Opportunity Universal Lifestyle Profile	8.52%	14.37%
45	0.49%	Opportunity Universal Lifestyle Profile	8.52%	14.37%
25	0.49%	Opportunity Universal Lifestyle Profile	8.52%	14.37%
55	0.49%	MyFolio Managed II Universal SLP	4.08%	5.96%
45	0.49%	MyFolio Managed II Universal SLP	4.08%	5.95%
25	0.49%	MyFolio Managed II Universal SLP	4.08%	5.95%
55	0.49%	MyFolio Managed III Universal SLP	5.10%	8.39%
45	0.49%	MyFolio Managed III Universal SLP	5.46%	10.01%
25	0.49%	MyFolio Managed III Universal SLP	5.46%	10.01%
55	0.49%	Passive Plus III Universal SLP	4.90%	6.97%
45	0.49%	Passive Plus III Universal SLP	5.19%	8.33%
25	0.49%	Passive Plus III Universal SLP	5.19%	8.33%
55	0.41%	Standard Life Opportunity Universal Lifestyle Profile	8.43%	14.27%
45	0.41%	Standard Life Opportunity Universal Lifestyle Profile	8.43%	14.27%
25	0.41%	Standard Life Opportunity Universal Lifestyle Profile	8.43%	14.27%
55	0.41%	Standard Life Balanced Managed Universal Lifestyle Profile	5.80%	6.79%
45	0.41%	Standard Life Balanced Managed Universal Lifestyle Profile	6.69%	9.66%
25	0.41%	Standard Life Balanced Managed Universal Lifestyle Profile	6.69%	9.66%
55	0.41%	Standard Life Cautious Managed Universal Lifestyle Profile	4.50%	4.88%
45	0.41%	Standard Life Cautious Managed Universal Lifestyle Profile	4.50%	4.88%
25	0.41%	Standard Life Cautious Managed Universal Lifestyle Profile	4.50%	4.88%
55	0.41%	Standard Life Global Equity Universal Lifestyle Profile	6.76%	16.53%
45	0.41%	Standard Life Global Equity Universal Lifestyle Profile	6.76%	16.53%

25	0.41%	Standard Life Global Equity Universal Lifestyle Profile	6.76%	16.53%
55	0.41%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.80%	6.79%
45	0.41%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.69%	9.66%
25	0.41%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.69%	9.66%
55	0.41%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.50%	4.88%
45	0.41%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.50%	4.88%
25	0.41%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.50%	4.88%
55	0.41%	Opportunity Universal Lifestyle Profile	8.43%	14.27%
45	0.41%	Opportunity Universal Lifestyle Profile	8.43%	14.27%
25	0.41%	Opportunity Universal Lifestyle Profile	8.43%	14.27%
55	0.41%	MyFolio Managed II Universal SLP	4.00%	5.88%
45	0.41%	MyFolio Managed II Universal SLP	4.00%	5.87%
25	0.41%	MyFolio Managed II Universal SLP	4.00%	5.87%
55	0.41%	MyFolio Managed III Universal SLP	5.02%	8.31%
45	0.41%	MyFolio Managed III Universal SLP	5.38%	9.92%
25	0.41%	MyFolio Managed III Universal SLP	5.38%	9.92%
55	0.41%	Passive Plus III Universal SLP	4.82%	6.88%
45	0.41%	Passive Plus III Universal SLP	5.11%	8.24%
25	0.41%	Passive Plus III Universal SLP	5.11%	8.24%
55	0.58%	Standard Life Opportunity Universal Lifestyle Profile	8.62%	14.47%
45	0.58%	Standard Life Opportunity Universal Lifestyle Profile	8.62%	14.47%
25	0.58%	Standard Life Opportunity Universal Lifestyle Profile	8.62%	14.47%
55	0.58%	Standard Life Balanced Managed Universal Lifestyle Profile	5.98%	6.97%
45	0.58%	Standard Life Balanced Managed Universal Lifestyle Profile	6.87%	9.85%
25	0.58%	Standard Life Balanced Managed Universal Lifestyle Profile	6.87%	9.85%
55	0.58%	Standard Life Cautious Managed Universal Lifestyle Profile	4.68%	5.06%
45	0.58%	Standard Life Cautious Managed Universal Lifestyle Profile	4.68%	5.06%
25	0.58%	Standard Life Cautious Managed Universal Lifestyle Profile	4.68%	5.06%
55	0.58%	Standard Life Global Equity Universal Lifestyle Profile	6.94%	16.73%
45	0.58%	Standard Life Global Equity Universal Lifestyle Profile	6.94%	16.73%
25	0.58%	Standard Life Global Equity Universal Lifestyle Profile	6.94%	16.73%
55	0.58%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.98%	6.97%
45	0.58%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.87%	9.85%
25	0.58%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.87%	9.85%
55	0.58%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.68%	5.06%
45	0.58%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.68%	5.06%
25	0.58%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.68%	5.06%
55	0.58%	Opportunity Universal Lifestyle Profile	8.62%	14.47%
45	0.58%	Opportunity Universal Lifestyle Profile	8.62%	14.47%
25	0.58%	Opportunity Universal Lifestyle Profile	8.62%	14.47%
55	0.58%	MyFolio Managed II Universal SLP	4.18%	6.06%
45	0.58%	MyFolio Managed II Universal SLP	4.17%	6.05%
25	0.58%	MyFolio Managed II Universal SLP	4.17%	6.05%
55	0.58%	MyFolio Managed III Universal SLP	5.19%	8.49%
45	0.58%	MyFolio Managed III Universal SLP	5.56%	10.10%
25	0.58%	MyFolio Managed III Universal SLP	5.56%	10.10%
55	0.58%	Passive Plus III Universal SLP	5.00%	7.06%
45	0.58%	Passive Plus III Universal SLP	5.29%	8.42%
25	0.58%	Passive Plus III Universal SLP	5.29%	8.42%
55	0.60%	Standard Life Opportunity Universal Lifestyle Profile	8.64%	14.49%
45	0.60%	Standard Life Opportunity Universal Lifestyle Profile	8.64%	14.49%
25	0.60%	Standard Life Opportunity Universal Lifestyle Profile	8.64%	14.49%
55	0.60%	Standard Life Balanced Managed Universal Lifestyle Profile	6.00%	7.00%
45	0.60%	Standard Life Balanced Managed Universal Lifestyle Profile	6.90%	9.87%
25	0.60%	Standard Life Balanced Managed Universal Lifestyle Profile	6.90%	9.87%
55	0.60%	Standard Life Cautious Managed Universal Lifestyle Profile	4.70%	5.08%
45	0.60%	Standard Life Cautious Managed Universal Lifestyle Profile	4.70%	5.08%
25	0.60%	Standard Life Cautious Managed Universal Lifestyle Profile	4.70%	5.08%
55	0.60%	Standard Life Global Equity Universal Lifestyle Profile	6.97%	16.75%
45	0.60%	Standard Life Global Equity Universal Lifestyle Profile	6.97%	16.75%
25	0.60%	Standard Life Global Equity Universal Lifestyle Profile	6.97%	16.75%
55	0.60%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.00%	7.00%

45	0.60%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.90%	9.87%
25	0.60%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.90%	9.87%
55	0.60%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.70%	5.08%
45	0.60%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.70%	5.08%
25	0.60%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.70%	5.08%
55	0.60%	Opportunity Universal Lifestyle Profile	8.64%	14.49%
45	0.60%	Opportunity Universal Lifestyle Profile	8.64%	14.49%
25	0.60%	Opportunity Universal Lifestyle Profile	8.64%	14.49%
55	0.60%	MyFolio Managed II Universal SLP	4.20%	6.08%
45	0.60%	MyFolio Managed II Universal SLP	4.20%	6.07%
25	0.60%	MyFolio Managed II Universal SLP	4.20%	6.07%
55	0.60%	MyFolio Managed III Universal SLP	5.22%	8.51%
45	0.60%	MyFolio Managed III Universal SLP	5.58%	10.13%
25	0.60%	MyFolio Managed III Universal SLP	5.58%	10.13%
55	0.60%	Passive Plus III Universal SLP	5.02%	7.08%
45	0.60%	Passive Plus III Universal SLP	5.31%	8.45%
25	0.60%	Passive Plus III Universal SLP	5.31%	8.45%
55	0.03%	Standard Life Opportunity Universal Lifestyle Profile	8.02%	13.84%
45	0.03%	Standard Life Opportunity Universal Lifestyle Profile	8.02%	13.84%
25	0.03%	Standard Life Opportunity Universal Lifestyle Profile	8.02%	13.84%
55	0.03%	Standard Life Balanced Managed Universal Lifestyle Profile	5.40%	6.39%
45	0.03%	Standard Life Balanced Managed Universal Lifestyle Profile	6.29%	9.25%
25	0.03%	Standard Life Balanced Managed Universal Lifestyle Profile	6.29%	9.25%
55	0.03%	Standard Life Cautious Managed Universal Lifestyle Profile	4.11%	4.49%
45	0.03%	Standard Life Cautious Managed Universal Lifestyle Profile	4.11%	4.49%
25	0.03%	Standard Life Cautious Managed Universal Lifestyle Profile	4.11%	4.49%
55	0.03%	Standard Life Global Equity Universal Lifestyle Profile	6.36%	16.09%
45	0.03%	Standard Life Global Equity Universal Lifestyle Profile	6.36%	16.09%
25	0.03%	Standard Life Global Equity Universal Lifestyle Profile	6.36%	16.09%
55	0.03%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.40%	6.39%
45	0.03%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.29%	9.25%
25	0.03%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.29%	9.25%
55	0.03%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.11%	4.49%
45	0.03%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.11%	4.49%
25	0.03%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.11%	4.49%
55	0.03%	Opportunity Universal Lifestyle Profile	8.02%	13.84%
45	0.03%	Opportunity Universal Lifestyle Profile	8.02%	13.84%
25	0.03%	Opportunity Universal Lifestyle Profile	8.02%	13.84%
55	0.03%	MyFolio Managed II Universal SLP	3.61%	5.48%
45	0.03%	MyFolio Managed II Universal SLP	3.61%	5.47%
25	0.03%	MyFolio Managed II Universal SLP	3.61%	5.47%
55	0.03%	MyFolio Managed III Universal SLP	4.62%	7.90%
45	0.03%	MyFolio Managed III Universal SLP	4.98%	9.50%
25	0.03%	MyFolio Managed III Universal SLP	4.98%	9.50%
55	0.03%	Passive Plus III Universal SLP	4.42%	6.48%
45	0.03%	Passive Plus III Universal SLP	4.71%	7.83%
25	0.03%	Passive Plus III Universal SLP	4.71%	7.83%
55	0.01%	Standard Life Opportunity Universal Lifestyle Profile	8.00%	13.82%
45	0.01%	Standard Life Opportunity Universal Lifestyle Profile	8.00%	13.82%
25	0.01%	Standard Life Opportunity Universal Lifestyle Profile	8.00%	13.82%
55	0.01%	Standard Life Balanced Managed Universal Lifestyle Profile	5.38%	6.37%
45	0.01%	Standard Life Balanced Managed Universal Lifestyle Profile	6.27%	9.22%
25	0.01%	Standard Life Balanced Managed Universal Lifestyle Profile	6.27%	9.22%
55	0.01%	Standard Life Cautious Managed Universal Lifestyle Profile	4.09%	4.46%
45	0.01%	Standard Life Cautious Managed Universal Lifestyle Profile	4.09%	4.46%
25	0.01%	Standard Life Cautious Managed Universal Lifestyle Profile	4.09%	4.46%
55	0.01%	Standard Life Global Equity Universal Lifestyle Profile	6.34%	16.07%
45	0.01%	Standard Life Global Equity Universal Lifestyle Profile	6.34%	16.07%
25	0.01%	Standard Life Global Equity Universal Lifestyle Profile	6.34%	16.07%
55	0.01%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.38%	6.37%
45	0.01%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.27%	9.22%
25	0.01%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.27%	9.22%

55	0.01%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.09%	4.46%
45	0.01%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.09%	4.46%
25	0.01%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.09%	4.46%
55	0.01%	Opportunity Universal Lifestyle Profile	8.00%	13.82%
45	0.01%	Opportunity Universal Lifestyle Profile	8.00%	13.82%
25	0.01%	Opportunity Universal Lifestyle Profile	8.00%	13.82%
55	0.01%	MyFolio Managed II Universal SLP	3.59%	5.46%
45	0.01%	MyFolio Managed II Universal SLP	3.58%	5.45%
25	0.01%	MyFolio Managed II Universal SLP	3.58%	5.45%
55	0.01%	MyFolio Managed III Universal SLP	4.60%	7.88%
45	0.01%	MyFolio Managed III Universal SLP	4.96%	9.48%
25	0.01%	MyFolio Managed III Universal SLP	4.96%	9.48%
55	0.01%	Passive Plus III Universal SLP	4.40%	6.45%
45	0.01%	Passive Plus III Universal SLP	4.69%	7.81%
25	0.01%	Passive Plus III Universal SLP	4.69%	7.81%
55	0.39%	Standard Life Opportunity Universal Lifestyle Profile	8.41%	14.25%
45	0.39%	Standard Life Opportunity Universal Lifestyle Profile	8.41%	14.25%
25	0.39%	Standard Life Opportunity Universal Lifestyle Profile	8.41%	14.25%
55	0.39%	Standard Life Balanced Managed Universal Lifestyle Profile	5.78%	6.77%
45	0.39%	Standard Life Balanced Managed Universal Lifestyle Profile	6.67%	9.64%
25	0.39%	Standard Life Balanced Managed Universal Lifestyle Profile	6.67%	9.64%
55	0.39%	Standard Life Cautious Managed Universal Lifestyle Profile	4.48%	4.86%
45	0.39%	Standard Life Cautious Managed Universal Lifestyle Profile	4.48%	4.86%
25	0.39%	Standard Life Cautious Managed Universal Lifestyle Profile	4.48%	4.86%
55	0.39%	Standard Life Global Equity Universal Lifestyle Profile	6.74%	16.51%
45	0.39%	Standard Life Global Equity Universal Lifestyle Profile	6.74%	16.51%
25	0.39%	Standard Life Global Equity Universal Lifestyle Profile	6.74%	16.51%
55	0.39%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.78%	6.77%
45	0.39%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.67%	9.64%
25	0.39%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.67%	9.64%
55	0.39%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.48%	4.86%
45	0.39%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.48%	4.86%
25	0.39%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.48%	4.86%
55	0.39%	Opportunity Universal Lifestyle Profile	8.41%	14.25%
45	0.39%	Opportunity Universal Lifestyle Profile	8.41%	14.25%
25	0.39%	Opportunity Universal Lifestyle Profile	8.41%	14.25%
55	0.39%	MyFolio Managed II Universal SLP	3.98%	5.86%
45	0.39%	MyFolio Managed II Universal SLP	3.98%	5.85%
25	0.39%	MyFolio Managed II Universal SLP	3.98%	5.85%
55	0.39%	MyFolio Managed III Universal SLP	5.00%	8.29%
45	0.39%	MyFolio Managed III Universal SLP	5.36%	9.90%
25	0.39%	MyFolio Managed III Universal SLP	5.36%	9.90%
55	0.39%	Passive Plus III Universal SLP	4.80%	6.86%
45	0.39%	Passive Plus III Universal SLP	5.09%	8.22%
25	0.39%	Passive Plus III Universal SLP	5.09%	8.22%
55	0.45%	Standard Life Opportunity Universal Lifestyle Profile	8.48%	14.32%
45	0.45%	Standard Life Opportunity Universal Lifestyle Profile	8.48%	14.32%
25	0.45%	Standard Life Opportunity Universal Lifestyle Profile	8.48%	14.32%
55	0.45%	Standard Life Balanced Managed Universal Lifestyle Profile	5.84%	6.84%
45	0.45%	Standard Life Balanced Managed Universal Lifestyle Profile	6.74%	9.70%
25	0.45%	Standard Life Balanced Managed Universal Lifestyle Profile	6.74%	9.70%
55	0.45%	Standard Life Cautious Managed Universal Lifestyle Profile	4.55%	4.92%
45	0.45%	Standard Life Cautious Managed Universal Lifestyle Profile	4.55%	4.92%
25	0.45%	Standard Life Cautious Managed Universal Lifestyle Profile	4.55%	4.92%
55	0.45%	Standard Life Global Equity Universal Lifestyle Profile	6.81%	16.58%
45	0.45%	Standard Life Global Equity Universal Lifestyle Profile	6.81%	16.58%
25	0.45%	Standard Life Global Equity Universal Lifestyle Profile	6.81%	16.58%
55	0.45%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.84%	6.84%
45	0.45%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.74%	9.70%
25	0.45%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.74%	9.70%
55	0.45%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.55%	4.92%
45	0.45%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.55%	4.92%

25	0.45%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.55%	4.92%
55	0.45%	Opportunity Universal Lifestyle Profile	8.48%	14.32%
45	0.45%	Opportunity Universal Lifestyle Profile	8.48%	14.32%
25	0.45%	Opportunity Universal Lifestyle Profile	8.48%	14.32%
55	0.45%	MyFolio Managed II Universal SLP	4.04%	5.92%
45	0.45%	MyFolio Managed II Universal SLP	4.04%	5.91%
25	0.45%	MyFolio Managed II Universal SLP	4.04%	5.91%
55	0.45%	MyFolio Managed III Universal SLP	5.06%	8.35%
45	0.45%	MyFolio Managed III Universal SLP	5.42%	9.96%
25	0.45%	MyFolio Managed III Universal SLP	5.42%	9.96%
55	0.45%	Passive Plus III Universal SLP	4.86%	6.92%
45	0.45%	Passive Plus III Universal SLP	5.15%	8.28%
25	0.45%	Passive Plus III Universal SLP	5.15%	8.28%
55	0.51%	Standard Life Opportunity Universal Lifestyle Profile	8.54%	14.39%
45	0.51%	Standard Life Opportunity Universal Lifestyle Profile	8.54%	14.39%
25	0.51%	Standard Life Opportunity Universal Lifestyle Profile	8.54%	14.39%
55	0.51%	Standard Life Balanced Managed Universal Lifestyle Profile	5.91%	6.90%
45	0.51%	Standard Life Balanced Managed Universal Lifestyle Profile	6.80%	9.77%
25	0.51%	Standard Life Balanced Managed Universal Lifestyle Profile	6.80%	9.77%
55	0.51%	Standard Life Cautious Managed Universal Lifestyle Profile	4.61%	4.99%
45	0.51%	Standard Life Cautious Managed Universal Lifestyle Profile	4.61%	4.99%
25	0.51%	Standard Life Cautious Managed Universal Lifestyle Profile	4.61%	4.99%
55	0.51%	Standard Life Global Equity Universal Lifestyle Profile	6.87%	16.65%
45	0.51%	Standard Life Global Equity Universal Lifestyle Profile	6.87%	16.65%
25	0.51%	Standard Life Global Equity Universal Lifestyle Profile	6.87%	16.65%
55	0.51%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.91%	6.90%
45	0.51%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.80%	9.77%
25	0.51%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.80%	9.77%
55	0.51%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.61%	4.99%
45	0.51%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.61%	4.99%
25	0.51%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.61%	4.99%
55	0.51%	Opportunity Universal Lifestyle Profile	8.54%	14.39%
45	0.51%	Opportunity Universal Lifestyle Profile	8.54%	14.39%
25	0.51%	Opportunity Universal Lifestyle Profile	8.54%	14.39%
55	0.51%	MyFolio Managed II Universal SLP	4.10%	5.98%
45	0.51%	MyFolio Managed II Universal SLP	4.10%	5.98%
25	0.51%	MyFolio Managed II Universal SLP	4.10%	5.98%
55	0.51%	MyFolio Managed III Universal SLP	5.12%	8.42%
45	0.51%	MyFolio Managed III Universal SLP	5.48%	10.03%
25	0.51%	MyFolio Managed III Universal SLP	5.48%	10.03%
55	0.51%	Passive Plus III Universal SLP	4.92%	6.99%
45	0.51%	Passive Plus III Universal SLP	5.21%	8.35%
25	0.51%	Passive Plus III Universal SLP	5.21%	8.35%
55	0.40%	Standard Life Opportunity Universal Lifestyle Profile	8.42%	14.26%
45	0.40%	Standard Life Opportunity Universal Lifestyle Profile	8.42%	14.26%
25	0.40%	Standard Life Opportunity Universal Lifestyle Profile	8.42%	14.26%
55	0.40%	Standard Life Balanced Managed Universal Lifestyle Profile	5.79%	6.78%
45	0.40%	Standard Life Balanced Managed Universal Lifestyle Profile	6.68%	9.65%
25	0.40%	Standard Life Balanced Managed Universal Lifestyle Profile	6.68%	9.65%
55	0.40%	Standard Life Cautious Managed Universal Lifestyle Profile	4.49%	4.87%
45	0.40%	Standard Life Cautious Managed Universal Lifestyle Profile	4.49%	4.87%
25	0.40%	Standard Life Cautious Managed Universal Lifestyle Profile	4.49%	4.87%
55	0.40%	Standard Life Global Equity Universal Lifestyle Profile	6.75%	16.52%
45	0.40%	Standard Life Global Equity Universal Lifestyle Profile	6.75%	16.52%
25	0.40%	Standard Life Global Equity Universal Lifestyle Profile	6.75%	16.52%
55	0.40%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.79%	6.78%
45	0.40%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.68%	9.65%
25	0.40%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.68%	9.65%
55	0.40%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.49%	4.87%
45	0.40%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.49%	4.87%
25	0.40%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.49%	4.87%
55	0.40%	Opportunity Universal Lifestyle Profile	8.42%	14.26%

45	0.40%	Opportunity Universal Lifestyle Profile	8.42%	14.26%
25	0.40%	Opportunity Universal Lifestyle Profile	8.42%	14.26%
55	0.40%	MyFolio Managed II Universal SLP	3.99%	5.87%
45	0.40%	MyFolio Managed II Universal SLP	3.99%	5.86%
25	0.40%	MyFolio Managed II Universal SLP	3.99%	5.86%
55	0.40%	MyFolio Managed III Universal SLP	5.01%	8.30%
45	0.40%	MyFolio Managed III Universal SLP	5.37%	9.91%
25	0.40%	MyFolio Managed III Universal SLP	5.37%	9.91%
55	0.40%	Passive Plus III Universal SLP	4.81%	6.87%
45	0.40%	Passive Plus III Universal SLP	5.10%	8.23%
25	0.40%	Passive Plus III Universal SLP	5.10%	8.23%
55	0.04%	Standard Life Opportunity Universal Lifestyle Profile	8.03%	13.85%
45	0.04%	Standard Life Opportunity Universal Lifestyle Profile	8.03%	13.85%
25	0.04%	Standard Life Opportunity Universal Lifestyle Profile	8.03%	13.85%
55	0.04%	Standard Life Balanced Managed Universal Lifestyle Profile	5.41%	6.40%
45	0.04%	Standard Life Balanced Managed Universal Lifestyle Profile	6.30%	9.26%
25	0.04%	Standard Life Balanced Managed Universal Lifestyle Profile	6.30%	9.26%
55	0.04%	Standard Life Cautious Managed Universal Lifestyle Profile	4.12%	4.50%
45	0.04%	Standard Life Cautious Managed Universal Lifestyle Profile	4.12%	4.50%
25	0.04%	Standard Life Cautious Managed Universal Lifestyle Profile	4.12%	4.50%
55	0.04%	Standard Life Global Equity Universal Lifestyle Profile	6.37%	16.10%
45	0.04%	Standard Life Global Equity Universal Lifestyle Profile	6.37%	16.10%
25	0.04%	Standard Life Global Equity Universal Lifestyle Profile	6.37%	16.10%
55	0.04%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.41%	6.40%
45	0.04%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.30%	9.26%
25	0.04%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.30%	9.26%
55	0.04%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.12%	4.50%
45	0.04%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.12%	4.50%
25	0.04%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.12%	4.50%
55	0.04%	Opportunity Universal Lifestyle Profile	8.03%	13.85%
45	0.04%	Opportunity Universal Lifestyle Profile	8.03%	13.85%
25	0.04%	Opportunity Universal Lifestyle Profile	8.03%	13.85%
55	0.04%	MyFolio Managed II Universal SLP	3.62%	5.49%
45	0.04%	MyFolio Managed II Universal SLP	3.62%	5.48%
25	0.04%	MyFolio Managed II Universal SLP	3.62%	5.48%
55	0.04%	MyFolio Managed III Universal SLP	4.63%	7.91%
45	0.04%	MyFolio Managed III Universal SLP	4.99%	9.51%
25	0.04%	MyFolio Managed III Universal SLP	4.99%	9.51%
55	0.04%	Passive Plus III Universal SLP	4.43%	6.49%
45	0.04%	Passive Plus III Universal SLP	4.72%	7.84%
25	0.04%	Passive Plus III Universal SLP	4.72%	7.84%
55	0.48%	Standard Life Opportunity Universal Lifestyle Profile	8.51%	14.35%
45	0.48%	Standard Life Opportunity Universal Lifestyle Profile	8.51%	14.35%
25	0.48%	Standard Life Opportunity Universal Lifestyle Profile	8.51%	14.35%
55	0.48%	Standard Life Balanced Managed Universal Lifestyle Profile	5.88%	6.87%
45	0.48%	Standard Life Balanced Managed Universal Lifestyle Profile	6.77%	9.74%
25	0.48%	Standard Life Balanced Managed Universal Lifestyle Profile	6.77%	9.74%
55	0.48%	Standard Life Cautious Managed Universal Lifestyle Profile	4.58%	4.96%
45	0.48%	Standard Life Cautious Managed Universal Lifestyle Profile	4.58%	4.96%
25	0.48%	Standard Life Cautious Managed Universal Lifestyle Profile	4.58%	4.96%
55	0.48%	Standard Life Global Equity Universal Lifestyle Profile	6.84%	16.61%
45	0.48%	Standard Life Global Equity Universal Lifestyle Profile	6.84%	16.61%
25	0.48%	Standard Life Global Equity Universal Lifestyle Profile	6.84%	16.61%
55	0.48%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.88%	6.87%
45	0.48%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.77%	9.74%
25	0.48%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.77%	9.74%
55	0.48%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.58%	4.96%
45	0.48%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.58%	4.96%
25	0.48%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.58%	4.96%
55	0.48%	Opportunity Universal Lifestyle Profile	8.51%	14.35%
45	0.48%	Opportunity Universal Lifestyle Profile	8.51%	14.35%
25	0.48%	Opportunity Universal Lifestyle Profile	8.51%	14.35%

55	0.48%	MyFolio Managed II Universal SLP	4.07%	5.95%
45	0.48%	MyFolio Managed II Universal SLP	4.07%	5.94%
25	0.48%	MyFolio Managed II Universal SLP	4.07%	5.94%
55	0.48%	MyFolio Managed III Universal SLP	5.09%	8.38%
45	0.48%	MyFolio Managed III Universal SLP	5.45%	10.00%
25	0.48%	MyFolio Managed III Universal SLP	5.45%	10.00%
55	0.48%	Passive Plus III Universal SLP	4.89%	6.95%
45	0.48%	Passive Plus III Universal SLP	5.18%	8.32%
25	0.48%	Passive Plus III Universal SLP	5.18%	8.32%
55	0.52%	Standard Life Opportunity Universal Lifestyle Profile	8.55%	14.40%
45	0.52%	Standard Life Opportunity Universal Lifestyle Profile	8.55%	14.40%
25	0.52%	Standard Life Opportunity Universal Lifestyle Profile	8.55%	14.40%
55	0.52%	Standard Life Balanced Managed Universal Lifestyle Profile	5.92%	6.91%
45	0.52%	Standard Life Balanced Managed Universal Lifestyle Profile	6.81%	9.78%
25	0.52%	Standard Life Balanced Managed Universal Lifestyle Profile	6.81%	9.78%
55	0.52%	Standard Life Cautious Managed Universal Lifestyle Profile	4.62%	5.00%
45	0.52%	Standard Life Cautious Managed Universal Lifestyle Profile	4.62%	5.00%
25	0.52%	Standard Life Cautious Managed Universal Lifestyle Profile	4.62%	5.00%
55	0.52%	Standard Life Global Equity Universal Lifestyle Profile	6.88%	16.66%
45	0.52%	Standard Life Global Equity Universal Lifestyle Profile	6.88%	16.66%
25	0.52%	Standard Life Global Equity Universal Lifestyle Profile	6.88%	16.66%
55	0.52%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.92%	6.91%
45	0.52%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.81%	9.78%
25	0.52%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.81%	9.78%
55	0.52%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.62%	5.00%
45	0.52%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.62%	5.00%
25	0.52%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.62%	5.00%
55	0.52%	Opportunity Universal Lifestyle Profile	8.55%	14.40%
45	0.52%	Opportunity Universal Lifestyle Profile	8.55%	14.40%
25	0.52%	Opportunity Universal Lifestyle Profile	8.55%	14.40%
55	0.52%	MyFolio Managed II Universal SLP	4.11%	6.00%
45	0.52%	MyFolio Managed II Universal SLP	4.11%	5.99%
25	0.52%	MyFolio Managed II Universal SLP	4.11%	5.99%
55	0.52%	MyFolio Managed III Universal SLP	5.13%	8.43%
45	0.52%	MyFolio Managed III Universal SLP	5.49%	10.04%
25	0.52%	MyFolio Managed III Universal SLP	5.49%	10.04%
55	0.52%	Passive Plus III Universal SLP	4.93%	7.00%
45	0.52%	Passive Plus III Universal SLP	5.22%	8.36%
25	0.52%	Passive Plus III Universal SLP	5.22%	8.36%
55	0.30%	Standard Life Opportunity Universal Lifestyle Profile	8.31%	14.15%
45	0.30%	Standard Life Opportunity Universal Lifestyle Profile	8.31%	14.15%
25	0.30%	Standard Life Opportunity Universal Lifestyle Profile	8.31%	14.15%
55	0.30%	Standard Life Balanced Managed Universal Lifestyle Profile	5.69%	6.68%
45	0.30%	Standard Life Balanced Managed Universal Lifestyle Profile	6.58%	9.54%
25	0.30%	Standard Life Balanced Managed Universal Lifestyle Profile	6.58%	9.54%
55	0.30%	Standard Life Cautious Managed Universal Lifestyle Profile	4.39%	4.77%
45	0.30%	Standard Life Cautious Managed Universal Lifestyle Profile	4.39%	4.77%
25	0.30%	Standard Life Cautious Managed Universal Lifestyle Profile	4.39%	4.77%
55	0.30%	Standard Life Global Equity Universal Lifestyle Profile	6.65%	16.40%
45	0.30%	Standard Life Global Equity Universal Lifestyle Profile	6.65%	16.40%
25	0.30%	Standard Life Global Equity Universal Lifestyle Profile	6.65%	16.40%
55	0.30%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.69%	6.68%
45	0.30%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.58%	9.54%
25	0.30%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.58%	9.54%
55	0.30%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.39%	4.77%
45	0.30%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.39%	4.77%
25	0.30%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.39%	4.77%
55	0.30%	Opportunity Universal Lifestyle Profile	8.31%	14.15%
45	0.30%	Opportunity Universal Lifestyle Profile	8.31%	14.15%
25	0.30%	Opportunity Universal Lifestyle Profile	8.31%	14.15%
55	0.30%	MyFolio Managed II Universal SLP	3.89%	5.76%
45	0.30%	MyFolio Managed II Universal SLP	3.88%	5.75%

25	0.30%	MyFolio Managed II Universal SLP	3.88%	5.75%
55	0.30%	MyFolio Managed III Universal SLP	4.90%	8.19%
45	0.30%	MyFolio Managed III Universal SLP	5.26%	9.80%
25	0.30%	MyFolio Managed III Universal SLP	5.26%	9.80%
55	0.30%	Passive Plus III Universal SLP	4.70%	6.76%
45	0.30%	Passive Plus III Universal SLP	4.99%	8.12%
25	0.30%	Passive Plus III Universal SLP	4.99%	8.12%
55	0.29%	Standard Life Opportunity Universal Lifestyle Profile	8.30%	14.14%
45	0.29%	Standard Life Opportunity Universal Lifestyle Profile	8.30%	14.14%
25	0.29%	Standard Life Opportunity Universal Lifestyle Profile	8.30%	14.14%
55	0.29%	Standard Life Balanced Managed Universal Lifestyle Profile	5.68%	6.67%
45	0.29%	Standard Life Balanced Managed Universal Lifestyle Profile	6.57%	9.53%
25	0.29%	Standard Life Balanced Managed Universal Lifestyle Profile	6.57%	9.53%
55	0.29%	Standard Life Cautious Managed Universal Lifestyle Profile	4.38%	4.76%
45	0.29%	Standard Life Cautious Managed Universal Lifestyle Profile	4.38%	4.76%
25	0.29%	Standard Life Cautious Managed Universal Lifestyle Profile	4.38%	4.76%
55	0.29%	Standard Life Global Equity Universal Lifestyle Profile	6.64%	16.39%
45	0.29%	Standard Life Global Equity Universal Lifestyle Profile	6.64%	16.39%
25	0.29%	Standard Life Global Equity Universal Lifestyle Profile	6.64%	16.39%
55	0.29%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.68%	6.67%
45	0.29%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.57%	9.53%
25	0.29%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.57%	9.53%
55	0.29%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.38%	4.76%
45	0.29%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.38%	4.76%
25	0.29%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.38%	4.76%
55	0.29%	Opportunity Universal Lifestyle Profile	8.30%	14.14%
45	0.29%	Opportunity Universal Lifestyle Profile	8.30%	14.14%
25	0.29%	Opportunity Universal Lifestyle Profile	8.30%	14.14%
55	0.29%	MyFolio Managed II Universal SLP	3.88%	5.75%
45	0.29%	MyFolio Managed II Universal SLP	3.87%	5.74%
25	0.29%	MyFolio Managed II Universal SLP	3.87%	5.74%
55	0.29%	MyFolio Managed III Universal SLP	4.89%	8.18%
45	0.29%	MyFolio Managed III Universal SLP	5.25%	9.79%
25	0.29%	MyFolio Managed III Universal SLP	5.25%	9.79%
55	0.29%	Passive Plus III Universal SLP	4.69%	6.75%
45	0.29%	Passive Plus III Universal SLP	4.98%	8.11%
25	0.29%	Passive Plus III Universal SLP	4.98%	8.11%
55	0.31%	Standard Life Opportunity Universal Lifestyle Profile	8.32%	14.16%
45	0.31%	Standard Life Opportunity Universal Lifestyle Profile	8.32%	14.16%
25	0.31%	Standard Life Opportunity Universal Lifestyle Profile	8.32%	14.16%
55	0.31%	Standard Life Balanced Managed Universal Lifestyle Profile	5.70%	6.69%
45	0.31%	Standard Life Balanced Managed Universal Lifestyle Profile	6.59%	9.55%
25	0.31%	Standard Life Balanced Managed Universal Lifestyle Profile	6.59%	9.55%
55	0.31%	Standard Life Cautious Managed Universal Lifestyle Profile	4.40%	4.78%
45	0.31%	Standard Life Cautious Managed Universal Lifestyle Profile	4.40%	4.78%
25	0.31%	Standard Life Cautious Managed Universal Lifestyle Profile	4.40%	4.78%
55	0.31%	Standard Life Global Equity Universal Lifestyle Profile	6.66%	16.42%
45	0.31%	Standard Life Global Equity Universal Lifestyle Profile	6.66%	16.42%
25	0.31%	Standard Life Global Equity Universal Lifestyle Profile	6.66%	16.42%
55	0.31%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.70%	6.69%
45	0.31%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.59%	9.55%
25	0.31%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.59%	9.55%
55	0.31%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.40%	4.78%
45	0.31%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.40%	4.78%
25	0.31%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.40%	4.78%
55	0.31%	Opportunity Universal Lifestyle Profile	8.32%	14.16%
45	0.31%	Opportunity Universal Lifestyle Profile	8.32%	14.16%
25	0.31%	Opportunity Universal Lifestyle Profile	8.32%	14.16%
55	0.31%	MyFolio Managed II Universal SLP	3.90%	5.77%
45	0.31%	MyFolio Managed II Universal SLP	3.90%	5.76%
25	0.31%	MyFolio Managed II Universal SLP	3.90%	5.76%
55	0.31%	MyFolio Managed III Universal SLP	4.91%	8.20%

45	0.31%	MyFolio Managed III Universal SLP	5.27%	9.81%
25	0.31%	MyFolio Managed III Universal SLP	5.27%	9.81%
55	0.31%	Passive Plus III Universal SLP	4.71%	6.77%
45	0.31%	Passive Plus III Universal SLP	5.00%	8.13%
25	0.31%	Passive Plus III Universal SLP	5.00%	8.13%
55	0.17%	Standard Life Opportunity Universal Lifestyle Profile	8.17%	14.00%
45	0.17%	Standard Life Opportunity Universal Lifestyle Profile	8.17%	14.00%
25	0.17%	Standard Life Opportunity Universal Lifestyle Profile	8.17%	14.00%
55	0.17%	Standard Life Balanced Managed Universal Lifestyle Profile	5.55%	6.54%
45	0.17%	Standard Life Balanced Managed Universal Lifestyle Profile	6.44%	9.40%
25	0.17%	Standard Life Balanced Managed Universal Lifestyle Profile	6.44%	9.40%
55	0.17%	Standard Life Cautious Managed Universal Lifestyle Profile	4.25%	4.63%
45	0.17%	Standard Life Cautious Managed Universal Lifestyle Profile	4.25%	4.63%
25	0.17%	Standard Life Cautious Managed Universal Lifestyle Profile	4.25%	4.63%
55	0.17%	Standard Life Global Equity Universal Lifestyle Profile	6.51%	16.25%
45	0.17%	Standard Life Global Equity Universal Lifestyle Profile	6.51%	16.25%
25	0.17%	Standard Life Global Equity Universal Lifestyle Profile	6.51%	16.25%
55	0.17%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.55%	6.54%
45	0.17%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.44%	9.40%
25	0.17%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.44%	9.40%
55	0.17%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.25%	4.63%
45	0.17%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.25%	4.63%
25	0.17%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.25%	4.63%
55	0.17%	Opportunity Universal Lifestyle Profile	8.17%	14.00%
45	0.17%	Opportunity Universal Lifestyle Profile	8.17%	14.00%
25	0.17%	Opportunity Universal Lifestyle Profile	8.17%	14.00%
55	0.17%	MyFolio Managed II Universal SLP	3.75%	5.63%
45	0.17%	MyFolio Managed II Universal SLP	3.75%	5.62%
25	0.17%	MyFolio Managed II Universal SLP	3.75%	5.62%
55	0.17%	MyFolio Managed III Universal SLP	4.77%	8.05%
45	0.17%	MyFolio Managed III Universal SLP	5.13%	9.66%
25	0.17%	MyFolio Managed III Universal SLP	5.13%	9.66%
55	0.17%	Passive Plus III Universal SLP	4.57%	6.62%
45	0.17%	Passive Plus III Universal SLP	4.86%	7.98%
25	0.17%	Passive Plus III Universal SLP	4.86%	7.98%
55	0.27%	Standard Life Opportunity Universal Lifestyle Profile	8.28%	14.12%
45	0.27%	Standard Life Opportunity Universal Lifestyle Profile	8.28%	14.12%
25	0.27%	Standard Life Opportunity Universal Lifestyle Profile	8.28%	14.12%
55	0.27%	Standard Life Balanced Managed Universal Lifestyle Profile	5.65%	6.64%
45	0.27%	Standard Life Balanced Managed Universal Lifestyle Profile	6.54%	9.51%
25	0.27%	Standard Life Balanced Managed Universal Lifestyle Profile	6.54%	9.51%
55	0.27%	Standard Life Cautious Managed Universal Lifestyle Profile	4.36%	4.74%
45	0.27%	Standard Life Cautious Managed Universal Lifestyle Profile	4.36%	4.74%
25	0.27%	Standard Life Cautious Managed Universal Lifestyle Profile	4.36%	4.74%
55	0.27%	Standard Life Global Equity Universal Lifestyle Profile	6.62%	16.37%
45	0.27%	Standard Life Global Equity Universal Lifestyle Profile	6.62%	16.37%
25	0.27%	Standard Life Global Equity Universal Lifestyle Profile	6.62%	16.37%
55	0.27%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.65%	6.64%
45	0.27%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.54%	9.51%
25	0.27%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.54%	9.51%
55	0.27%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.36%	4.74%
45	0.27%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.36%	4.74%
25	0.27%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.36%	4.74%
55	0.27%	Opportunity Universal Lifestyle Profile	8.28%	14.12%
45	0.27%	Opportunity Universal Lifestyle Profile	8.28%	14.12%
25	0.27%	Opportunity Universal Lifestyle Profile	8.28%	14.12%
55	0.27%	MyFolio Managed II Universal SLP	3.86%	5.73%
45	0.27%	MyFolio Managed II Universal SLP	3.85%	5.72%
25	0.27%	MyFolio Managed II Universal SLP	3.85%	5.72%
55	0.27%	MyFolio Managed III Universal SLP	4.87%	8.16%
45	0.27%	MyFolio Managed III Universal SLP	5.23%	9.77%
25	0.27%	MyFolio Managed III Universal SLP	5.23%	9.77%

55	0.27%	Passive Plus III Universal SLP	4.67%	6.73%
45	0.27%	Passive Plus III Universal SLP	4.96%	8.09%
25	0.27%	Passive Plus III Universal SLP	4.96%	8.09%
55	0.35%	Standard Life Opportunity Universal Lifestyle Profile	8.37%	14.21%
45	0.35%	Standard Life Opportunity Universal Lifestyle Profile	8.37%	14.21%
25	0.35%	Standard Life Opportunity Universal Lifestyle Profile	8.37%	14.21%
55	0.35%	Standard Life Balanced Managed Universal Lifestyle Profile	5.74%	6.73%
45	0.35%	Standard Life Balanced Managed Universal Lifestyle Profile	6.63%	9.60%
25	0.35%	Standard Life Balanced Managed Universal Lifestyle Profile	6.63%	9.60%
55	0.35%	Standard Life Cautious Managed Universal Lifestyle Profile	4.44%	4.82%
45	0.35%	Standard Life Cautious Managed Universal Lifestyle Profile	4.44%	4.82%
25	0.35%	Standard Life Cautious Managed Universal Lifestyle Profile	4.44%	4.82%
55	0.35%	Standard Life Global Equity Universal Lifestyle Profile	6.70%	16.46%
45	0.35%	Standard Life Global Equity Universal Lifestyle Profile	6.70%	16.46%
25	0.35%	Standard Life Global Equity Universal Lifestyle Profile	6.70%	16.46%
55	0.35%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.74%	6.73%
45	0.35%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.63%	9.60%
25	0.35%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.63%	9.60%
55	0.35%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.44%	4.82%
45	0.35%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.44%	4.82%
25	0.35%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.44%	4.82%
55	0.35%	Opportunity Universal Lifestyle Profile	8.37%	14.21%
45	0.35%	Opportunity Universal Lifestyle Profile	8.37%	14.21%
25	0.35%	Opportunity Universal Lifestyle Profile	8.37%	14.21%
55	0.35%	MyFolio Managed II Universal SLP	3.94%	5.82%
45	0.35%	MyFolio Managed II Universal SLP	3.94%	5.81%
25	0.35%	MyFolio Managed II Universal SLP	3.94%	5.81%
55	0.35%	MyFolio Managed III Universal SLP	4.95%	8.24%
45	0.35%	MyFolio Managed III Universal SLP	5.32%	9.85%
25	0.35%	MyFolio Managed III Universal SLP	5.32%	9.85%
55	0.35%	Passive Plus III Universal SLP	4.76%	6.82%
45	0.35%	Passive Plus III Universal SLP	5.05%	8.18%
25	0.35%	Passive Plus III Universal SLP	5.05%	8.18%
55	0.14%	Standard Life Opportunity Universal Lifestyle Profile	8.14%	13.97%
45	0.14%	Standard Life Opportunity Universal Lifestyle Profile	8.14%	13.97%
25	0.14%	Standard Life Opportunity Universal Lifestyle Profile	8.14%	13.97%
55	0.14%	Standard Life Balanced Managed Universal Lifestyle Profile	5.52%	6.51%
45	0.14%	Standard Life Balanced Managed Universal Lifestyle Profile	6.41%	9.37%
25	0.14%	Standard Life Balanced Managed Universal Lifestyle Profile	6.41%	9.37%
55	0.14%	Standard Life Cautious Managed Universal Lifestyle Profile	4.22%	4.60%
45	0.14%	Standard Life Cautious Managed Universal Lifestyle Profile	4.22%	4.60%
25	0.14%	Standard Life Cautious Managed Universal Lifestyle Profile	4.22%	4.60%
55	0.14%	Standard Life Global Equity Universal Lifestyle Profile	6.48%	16.22%
45	0.14%	Standard Life Global Equity Universal Lifestyle Profile	6.48%	16.22%
25	0.14%	Standard Life Global Equity Universal Lifestyle Profile	6.48%	16.22%
55	0.14%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.52%	6.51%
45	0.14%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.41%	9.37%
25	0.14%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.41%	9.37%
55	0.14%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.22%	4.60%
45	0.14%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.22%	4.60%
25	0.14%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.22%	4.60%
55	0.14%	Opportunity Universal Lifestyle Profile	8.14%	13.97%
45	0.14%	Opportunity Universal Lifestyle Profile	8.14%	13.97%
25	0.14%	Opportunity Universal Lifestyle Profile	8.14%	13.97%
55	0.14%	MyFolio Managed II Universal SLP	3.72%	5.59%
45	0.14%	MyFolio Managed II Universal SLP	3.72%	5.59%
25	0.14%	MyFolio Managed II Universal SLP	3.72%	5.59%
55	0.14%	MyFolio Managed III Universal SLP	4.73%	8.02%
45	0.14%	MyFolio Managed III Universal SLP	5.09%	9.62%
25	0.14%	MyFolio Managed III Universal SLP	5.09%	9.62%
55	0.14%	Passive Plus III Universal SLP	4.54%	6.59%
45	0.14%	Passive Plus III Universal SLP	4.83%	7.95%

25	0.14%	Passive Plus III Universal SLP	4.83%	7.95%
55	0.32%	Standard Life Opportunity Universal Lifestyle Profile	8.33%	14.17%
45	0.32%	Standard Life Opportunity Universal Lifestyle Profile	8.33%	14.17%
25	0.32%	Standard Life Opportunity Universal Lifestyle Profile	8.33%	14.17%
55	0.32%	Standard Life Balanced Managed Universal Lifestyle Profile	5.71%	6.70%
45	0.32%	Standard Life Balanced Managed Universal Lifestyle Profile	6.60%	9.56%
25	0.32%	Standard Life Balanced Managed Universal Lifestyle Profile	6.60%	9.56%
55	0.32%	Standard Life Cautious Managed Universal Lifestyle Profile	4.41%	4.79%
45	0.32%	Standard Life Cautious Managed Universal Lifestyle Profile	4.41%	4.79%
25	0.32%	Standard Life Cautious Managed Universal Lifestyle Profile	4.41%	4.79%
55	0.32%	Standard Life Global Equity Universal Lifestyle Profile	6.67%	16.43%
45	0.32%	Standard Life Global Equity Universal Lifestyle Profile	6.67%	16.43%
25	0.32%	Standard Life Global Equity Universal Lifestyle Profile	6.67%	16.43%
55	0.32%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.71%	6.70%
45	0.32%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.60%	9.56%
25	0.32%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.60%	9.56%
55	0.32%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.41%	4.79%
45	0.32%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.41%	4.79%
25	0.32%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.41%	4.79%
55	0.32%	Opportunity Universal Lifestyle Profile	8.33%	14.17%
45	0.32%	Opportunity Universal Lifestyle Profile	8.33%	14.17%
25	0.32%	Opportunity Universal Lifestyle Profile	8.33%	14.17%
55	0.32%	MyFolio Managed II Universal SLP	3.91%	5.78%
45	0.32%	MyFolio Managed II Universal SLP	3.91%	5.78%
25	0.32%	MyFolio Managed II Universal SLP	3.91%	5.78%
55	0.32%	MyFolio Managed III Universal SLP	4.92%	8.21%
45	0.32%	MyFolio Managed III Universal SLP	5.28%	9.82%
25	0.32%	MyFolio Managed III Universal SLP	5.28%	9.82%
55	0.32%	Passive Plus III Universal SLP	4.72%	6.78%
45	0.32%	Passive Plus III Universal SLP	5.01%	8.14%
25	0.32%	Passive Plus III Universal SLP	5.01%	8.14%
55	0.11%	Standard Life Opportunity Universal Lifestyle Profile	8.11%	13.93%
45	0.11%	Standard Life Opportunity Universal Lifestyle Profile	8.11%	13.93%
25	0.11%	Standard Life Opportunity Universal Lifestyle Profile	8.11%	13.93%
55	0.11%	Standard Life Balanced Managed Universal Lifestyle Profile	5.49%	6.47%
45	0.11%	Standard Life Balanced Managed Universal Lifestyle Profile	6.37%	9.33%
25	0.11%	Standard Life Balanced Managed Universal Lifestyle Profile	6.37%	9.33%
55	0.11%	Standard Life Cautious Managed Universal Lifestyle Profile	4.19%	4.57%
45	0.11%	Standard Life Cautious Managed Universal Lifestyle Profile	4.19%	4.57%
25	0.11%	Standard Life Cautious Managed Universal Lifestyle Profile	4.19%	4.57%
55	0.11%	Standard Life Global Equity Universal Lifestyle Profile	6.45%	16.18%
45	0.11%	Standard Life Global Equity Universal Lifestyle Profile	6.45%	16.18%
25	0.11%	Standard Life Global Equity Universal Lifestyle Profile	6.45%	16.18%
55	0.11%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.49%	6.47%
45	0.11%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.37%	9.33%
25	0.11%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.37%	9.33%
55	0.11%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.19%	4.57%
45	0.11%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.19%	4.57%
25	0.11%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.19%	4.57%
55	0.11%	Opportunity Universal Lifestyle Profile	8.11%	13.93%
45	0.11%	Opportunity Universal Lifestyle Profile	8.11%	13.93%
25	0.11%	Opportunity Universal Lifestyle Profile	8.11%	13.93%
55	0.11%	MyFolio Managed II Universal SLP	3.69%	5.56%
45	0.11%	MyFolio Managed II Universal SLP	3.69%	5.55%
25	0.11%	MyFolio Managed II Universal SLP	3.69%	5.55%
55	0.11%	MyFolio Managed III Universal SLP	4.70%	7.98%
45	0.11%	MyFolio Managed III Universal SLP	5.06%	9.59%
25	0.11%	MyFolio Managed III Universal SLP	5.06%	9.59%
55	0.11%	Passive Plus III Universal SLP	4.50%	6.56%
45	0.11%	Passive Plus III Universal SLP	4.79%	7.92%
25	0.11%	Passive Plus III Universal SLP	4.79%	7.92%
55	0.37%	Standard Life Opportunity Universal Lifestyle Profile	8.39%	14.23%

45	0.37%	Standard Life Opportunity Universal Lifestyle Profile	8.39%	14.23%
25	0.37%	Standard Life Opportunity Universal Lifestyle Profile	8.39%	14.23%
55	0.37%	Standard Life Balanced Managed Universal Lifestyle Profile	5.76%	6.75%
45	0.37%	Standard Life Balanced Managed Universal Lifestyle Profile	6.65%	9.62%
25	0.37%	Standard Life Balanced Managed Universal Lifestyle Profile	6.65%	9.62%
55	0.37%	Standard Life Cautious Managed Universal Lifestyle Profile	4.46%	4.84%
45	0.37%	Standard Life Cautious Managed Universal Lifestyle Profile	4.46%	4.84%
25	0.37%	Standard Life Cautious Managed Universal Lifestyle Profile	4.46%	4.84%
55	0.37%	Standard Life Global Equity Universal Lifestyle Profile	6.72%	16.49%
45	0.37%	Standard Life Global Equity Universal Lifestyle Profile	6.72%	16.49%
25	0.37%	Standard Life Global Equity Universal Lifestyle Profile	6.72%	16.49%
55	0.37%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.76%	6.75%
45	0.37%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.65%	9.62%
25	0.37%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.65%	9.62%
55	0.37%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.46%	4.84%
45	0.37%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.46%	4.84%
25	0.37%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.46%	4.84%
55	0.37%	Opportunity Universal Lifestyle Profile	8.39%	14.23%
45	0.37%	Opportunity Universal Lifestyle Profile	8.39%	14.23%
25	0.37%	Opportunity Universal Lifestyle Profile	8.39%	14.23%
55	0.37%	MyFolio Managed II Universal SLP	3.96%	5.84%
45	0.37%	MyFolio Managed II Universal SLP	3.96%	5.83%
25	0.37%	MyFolio Managed II Universal SLP	3.96%	5.83%
55	0.37%	MyFolio Managed III Universal SLP	4.98%	8.27%
45	0.37%	MyFolio Managed III Universal SLP	5.34%	9.87%
25	0.37%	MyFolio Managed III Universal SLP	5.34%	9.87%
55	0.37%	Passive Plus III Universal SLP	4.78%	6.84%
45	0.37%	Passive Plus III Universal SLP	5.07%	8.20%
25	0.37%	Passive Plus III Universal SLP	5.07%	8.20%
55	0.12%	Standard Life Opportunity Universal Lifestyle Profile	8.12%	13.94%
45	0.12%	Standard Life Opportunity Universal Lifestyle Profile	8.12%	13.94%
25	0.12%	Standard Life Opportunity Universal Lifestyle Profile	8.12%	13.94%
55	0.12%	Standard Life Balanced Managed Universal Lifestyle Profile	5.50%	6.49%
45	0.12%	Standard Life Balanced Managed Universal Lifestyle Profile	6.39%	9.34%
25	0.12%	Standard Life Balanced Managed Universal Lifestyle Profile	6.39%	9.34%
55	0.12%	Standard Life Cautious Managed Universal Lifestyle Profile	4.20%	4.58%
45	0.12%	Standard Life Cautious Managed Universal Lifestyle Profile	4.20%	4.58%
25	0.12%	Standard Life Cautious Managed Universal Lifestyle Profile	4.20%	4.58%
55	0.12%	Standard Life Global Equity Universal Lifestyle Profile	6.46%	16.20%
45	0.12%	Standard Life Global Equity Universal Lifestyle Profile	6.46%	16.20%
25	0.12%	Standard Life Global Equity Universal Lifestyle Profile	6.46%	16.20%
55	0.12%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.50%	6.49%
45	0.12%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.39%	9.34%
25	0.12%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.39%	9.34%
55	0.12%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.20%	4.58%
45	0.12%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.20%	4.58%
25	0.12%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.20%	4.58%
55	0.12%	Opportunity Universal Lifestyle Profile	8.12%	13.94%
45	0.12%	Opportunity Universal Lifestyle Profile	8.12%	13.94%
25	0.12%	Opportunity Universal Lifestyle Profile	8.12%	13.94%
55	0.12%	MyFolio Managed II Universal SLP	3.70%	5.57%
45	0.12%	MyFolio Managed II Universal SLP	3.70%	5.56%
25	0.12%	MyFolio Managed II Universal SLP	3.70%	5.56%
55	0.12%	MyFolio Managed III Universal SLP	4.71%	8.00%
45	0.12%	MyFolio Managed III Universal SLP	5.07%	9.60%
25	0.12%	MyFolio Managed III Universal SLP	5.07%	9.60%
55	0.12%	Passive Plus III Universal SLP	4.51%	6.57%
45	0.12%	Passive Plus III Universal SLP	4.80%	7.93%
25	0.12%	Passive Plus III Universal SLP	4.80%	7.93%
55	0.16%	Standard Life Opportunity Universal Lifestyle Profile	8.16%	13.99%
45	0.16%	Standard Life Opportunity Universal Lifestyle Profile	8.16%	13.99%
25	0.16%	Standard Life Opportunity Universal Lifestyle Profile	8.16%	13.99%

55	0.16%	Standard Life Balanced Managed Universal Lifestyle Profile	5.54%	6.53%
45	0.16%	Standard Life Balanced Managed Universal Lifestyle Profile	6.43%	9.39%
25	0.16%	Standard Life Balanced Managed Universal Lifestyle Profile	6.43%	9.39%
55	0.16%	Standard Life Cautious Managed Universal Lifestyle Profile	4.24%	4.62%
45	0.16%	Standard Life Cautious Managed Universal Lifestyle Profile	4.24%	4.62%
25	0.16%	Standard Life Cautious Managed Universal Lifestyle Profile	4.24%	4.62%
55	0.16%	Standard Life Global Equity Universal Lifestyle Profile	6.50%	16.24%
45	0.16%	Standard Life Global Equity Universal Lifestyle Profile	6.50%	16.24%
25	0.16%	Standard Life Global Equity Universal Lifestyle Profile	6.50%	16.24%
55	0.16%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.54%	6.53%
45	0.16%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.43%	9.39%
25	0.16%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.43%	9.39%
55	0.16%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.24%	4.62%
45	0.16%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.24%	4.62%
25	0.16%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.24%	4.62%
55	0.16%	Opportunity Universal Lifestyle Profile	8.16%	13.99%
45	0.16%	Opportunity Universal Lifestyle Profile	8.16%	13.99%
25	0.16%	Opportunity Universal Lifestyle Profile	8.16%	13.99%
55	0.16%	MyFolio Managed II Universal SLP	3.74%	5.62%
45	0.16%	MyFolio Managed II Universal SLP	3.74%	5.61%
25	0.16%	MyFolio Managed II Universal SLP	3.74%	5.61%
55	0.16%	MyFolio Managed III Universal SLP	4.76%	8.04%
45	0.16%	MyFolio Managed III Universal SLP	5.12%	9.64%
25	0.16%	MyFolio Managed III Universal SLP	5.12%	9.64%
55	0.16%	Passive Plus III Universal SLP	4.56%	6.61%
45	0.16%	Passive Plus III Universal SLP	4.85%	7.97%
25	0.16%	Passive Plus III Universal SLP	4.85%	7.97%
55	0.06%	Standard Life Opportunity Universal Lifestyle Profile	8.05%	13.88%
45	0.06%	Standard Life Opportunity Universal Lifestyle Profile	8.05%	13.88%
25	0.06%	Standard Life Opportunity Universal Lifestyle Profile	8.05%	13.88%
55	0.06%	Standard Life Balanced Managed Universal Lifestyle Profile	5.43%	6.42%
45	0.06%	Standard Life Balanced Managed Universal Lifestyle Profile	6.32%	9.28%
25	0.06%	Standard Life Balanced Managed Universal Lifestyle Profile	6.32%	9.28%
55	0.06%	Standard Life Cautious Managed Universal Lifestyle Profile	4.14%	4.52%
45	0.06%	Standard Life Cautious Managed Universal Lifestyle Profile	4.14%	4.52%
25	0.06%	Standard Life Cautious Managed Universal Lifestyle Profile	4.14%	4.52%
55	0.06%	Standard Life Global Equity Universal Lifestyle Profile	6.39%	16.13%
45	0.06%	Standard Life Global Equity Universal Lifestyle Profile	6.39%	16.13%
25	0.06%	Standard Life Global Equity Universal Lifestyle Profile	6.39%	16.13%
55	0.06%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.43%	6.42%
45	0.06%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.32%	9.28%
25	0.06%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.32%	9.28%
55	0.06%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.14%	4.52%
45	0.06%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.14%	4.52%
25	0.06%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.14%	4.52%
55	0.06%	Opportunity Universal Lifestyle Profile	8.05%	13.88%
45	0.06%	Opportunity Universal Lifestyle Profile	8.05%	13.88%
25	0.06%	Opportunity Universal Lifestyle Profile	8.05%	13.88%
55	0.06%	MyFolio Managed II Universal SLP	3.64%	5.51%
45	0.06%	MyFolio Managed II Universal SLP	3.64%	5.50%
25	0.06%	MyFolio Managed II Universal SLP	3.64%	5.50%
55	0.06%	MyFolio Managed III Universal SLP	4.65%	7.93%
45	0.06%	MyFolio Managed III Universal SLP	5.01%	9.54%
25	0.06%	MyFolio Managed III Universal SLP	5.01%	9.54%
55	0.06%	Passive Plus III Universal SLP	4.45%	6.51%
45	0.06%	Passive Plus III Universal SLP	4.74%	7.86%
25	0.06%	Passive Plus III Universal SLP	4.74%	7.86%
55	0.02%	Standard Life Opportunity Universal Lifestyle Profile	8.01%	13.83%
45	0.02%	Standard Life Opportunity Universal Lifestyle Profile	8.01%	13.83%
25	0.02%	Standard Life Opportunity Universal Lifestyle Profile	8.01%	13.83%
55	0.02%	Standard Life Balanced Managed Universal Lifestyle Profile	5.39%	6.38%
45	0.02%	Standard Life Balanced Managed Universal Lifestyle Profile	6.28%	9.24%

25	0.02%	Standard Life Balanced Managed Universal Lifestyle Profile	6.28%	9.24%
55	0.02%	Standard Life Cautious Managed Universal Lifestyle Profile	4.10%	4.47%
45	0.02%	Standard Life Cautious Managed Universal Lifestyle Profile	4.10%	4.47%
25	0.02%	Standard Life Cautious Managed Universal Lifestyle Profile	4.10%	4.47%
55	0.02%	Standard Life Global Equity Universal Lifestyle Profile	6.35%	16.08%
45	0.02%	Standard Life Global Equity Universal Lifestyle Profile	6.35%	16.08%
25	0.02%	Standard Life Global Equity Universal Lifestyle Profile	6.35%	16.08%
55	0.02%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.39%	6.38%
45	0.02%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.28%	9.24%
25	0.02%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.28%	9.24%
55	0.02%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.10%	4.47%
45	0.02%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.10%	4.47%
25	0.02%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.10%	4.47%
55	0.02%	Opportunity Universal Lifestyle Profile	8.01%	13.83%
45	0.02%	Opportunity Universal Lifestyle Profile	8.01%	13.83%
25	0.02%	Opportunity Universal Lifestyle Profile	8.01%	13.83%
55	0.02%	MyFolio Managed II Universal SLP	3.60%	5.47%
45	0.02%	MyFolio Managed II Universal SLP	3.59%	5.46%
25	0.02%	MyFolio Managed II Universal SLP	3.59%	5.46%
55	0.02%	MyFolio Managed III Universal SLP	4.61%	7.89%
45	0.02%	MyFolio Managed III Universal SLP	4.97%	9.49%
25	0.02%	MyFolio Managed III Universal SLP	4.97%	9.49%
55	0.02%	Passive Plus III Universal SLP	4.41%	6.47%
45	0.02%	Passive Plus III Universal SLP	4.70%	7.82%
25	0.02%	Passive Plus III Universal SLP	4.70%	7.82%
55	0.36%	Standard Life Opportunity Universal Lifestyle Profile	8.38%	14.22%
45	0.36%	Standard Life Opportunity Universal Lifestyle Profile	8.38%	14.22%
25	0.36%	Standard Life Opportunity Universal Lifestyle Profile	8.38%	14.22%
55	0.36%	Standard Life Balanced Managed Universal Lifestyle Profile	5.75%	6.74%
45	0.36%	Standard Life Balanced Managed Universal Lifestyle Profile	6.64%	9.61%
25	0.36%	Standard Life Balanced Managed Universal Lifestyle Profile	6.64%	9.61%
55	0.36%	Standard Life Cautious Managed Universal Lifestyle Profile	4.45%	4.83%
45	0.36%	Standard Life Cautious Managed Universal Lifestyle Profile	4.45%	4.83%
25	0.36%	Standard Life Cautious Managed Universal Lifestyle Profile	4.45%	4.83%
55	0.36%	Standard Life Global Equity Universal Lifestyle Profile	6.71%	16.47%
45	0.36%	Standard Life Global Equity Universal Lifestyle Profile	6.71%	16.47%
25	0.36%	Standard Life Global Equity Universal Lifestyle Profile	6.71%	16.47%
55	0.36%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.75%	6.74%
45	0.36%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.64%	9.61%
25	0.36%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.64%	9.61%
55	0.36%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.45%	4.83%
45	0.36%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.45%	4.83%
25	0.36%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.45%	4.83%
55	0.36%	Opportunity Universal Lifestyle Profile	8.38%	14.22%
45	0.36%	Opportunity Universal Lifestyle Profile	8.38%	14.22%
25	0.36%	Opportunity Universal Lifestyle Profile	8.38%	14.22%
55	0.36%	MyFolio Managed II Universal SLP	3.95%	5.83%
45	0.36%	MyFolio Managed II Universal SLP	3.95%	5.82%
25	0.36%	MyFolio Managed II Universal SLP	3.95%	5.82%
55	0.36%	MyFolio Managed III Universal SLP	4.96%	8.25%
45	0.36%	MyFolio Managed III Universal SLP	5.33%	9.86%
25	0.36%	MyFolio Managed III Universal SLP	5.33%	9.86%
55	0.36%	Passive Plus III Universal SLP	4.77%	6.83%
45	0.36%	Passive Plus III Universal SLP	5.06%	8.19%
25	0.36%	Passive Plus III Universal SLP	5.06%	8.19%
55	0.38%	Standard Life Opportunity Universal Lifestyle Profile	8.40%	14.24%
45	0.38%	Standard Life Opportunity Universal Lifestyle Profile	8.40%	14.24%
25	0.38%	Standard Life Opportunity Universal Lifestyle Profile	8.40%	14.24%
55	0.38%	Standard Life Balanced Managed Universal Lifestyle Profile	5.77%	6.76%
45	0.38%	Standard Life Balanced Managed Universal Lifestyle Profile	6.66%	9.63%
25	0.38%	Standard Life Balanced Managed Universal Lifestyle Profile	6.66%	9.63%
55	0.38%	Standard Life Cautious Managed Universal Lifestyle Profile	4.47%	4.85%

45	0.38%	Standard Life Cautious Managed Universal Lifestyle Profile	4.47%	4.85%
25	0.38%	Standard Life Cautious Managed Universal Lifestyle Profile	4.47%	4.85%
55	0.38%	Standard Life Global Equity Universal Lifestyle Profile	6.73%	16.50%
45	0.38%	Standard Life Global Equity Universal Lifestyle Profile	6.73%	16.50%
25	0.38%	Standard Life Global Equity Universal Lifestyle Profile	6.73%	16.50%
55	0.38%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.77%	6.76%
45	0.38%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.66%	9.63%
25	0.38%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.66%	9.63%
55	0.38%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.47%	4.85%
45	0.38%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.47%	4.85%
25	0.38%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.47%	4.85%
55	0.38%	Opportunity Universal Lifestyle Profile	8.40%	14.24%
45	0.38%	Opportunity Universal Lifestyle Profile	8.40%	14.24%
25	0.38%	Opportunity Universal Lifestyle Profile	8.40%	14.24%
55	0.38%	MyFolio Managed II Universal SLP	3.97%	5.85%
45	0.38%	MyFolio Managed II Universal SLP	3.97%	5.84%
25	0.38%	MyFolio Managed II Universal SLP	3.97%	5.84%
55	0.38%	MyFolio Managed III Universal SLP	4.99%	8.28%
45	0.38%	MyFolio Managed III Universal SLP	5.35%	9.89%
25	0.38%	MyFolio Managed III Universal SLP	5.35%	9.89%
55	0.38%	Passive Plus III Universal SLP	4.79%	6.85%
45	0.38%	Passive Plus III Universal SLP	5.08%	8.21%
25	0.38%	Passive Plus III Universal SLP	5.08%	8.21%
55	0.33%	Standard Life Opportunity Universal Lifestyle Profile	8.35%	14.18%
45	0.33%	Standard Life Opportunity Universal Lifestyle Profile	8.35%	14.18%
25	0.33%	Standard Life Opportunity Universal Lifestyle Profile	8.35%	14.18%
55	0.33%	Standard Life Balanced Managed Universal Lifestyle Profile	5.72%	6.71%
45	0.33%	Standard Life Balanced Managed Universal Lifestyle Profile	6.61%	9.57%
25	0.33%	Standard Life Balanced Managed Universal Lifestyle Profile	6.61%	9.57%
55	0.33%	Standard Life Cautious Managed Universal Lifestyle Profile	4.42%	4.80%
45	0.33%	Standard Life Cautious Managed Universal Lifestyle Profile	4.42%	4.80%
25	0.33%	Standard Life Cautious Managed Universal Lifestyle Profile	4.42%	4.80%
55	0.33%	Standard Life Global Equity Universal Lifestyle Profile	6.68%	16.44%
45	0.33%	Standard Life Global Equity Universal Lifestyle Profile	6.68%	16.44%
25	0.33%	Standard Life Global Equity Universal Lifestyle Profile	6.68%	16.44%
55	0.33%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.72%	6.71%
45	0.33%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.61%	9.57%
25	0.33%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.61%	9.57%
55	0.33%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.42%	4.80%
45	0.33%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.42%	4.80%
25	0.33%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.42%	4.80%
55	0.33%	Opportunity Universal Lifestyle Profile	8.35%	14.18%
45	0.33%	Opportunity Universal Lifestyle Profile	8.35%	14.18%
25	0.33%	Opportunity Universal Lifestyle Profile	8.35%	14.18%
55	0.33%	MyFolio Managed II Universal SLP	3.92%	5.80%
45	0.33%	MyFolio Managed II Universal SLP	3.92%	5.79%
25	0.33%	MyFolio Managed II Universal SLP	3.92%	5.79%
55	0.33%	MyFolio Managed III Universal SLP	4.93%	8.22%
45	0.33%	MyFolio Managed III Universal SLP	5.29%	9.83%
25	0.33%	MyFolio Managed III Universal SLP	5.29%	9.83%
55	0.33%	Passive Plus III Universal SLP	4.73%	6.80%
45	0.33%	Passive Plus III Universal SLP	5.02%	8.16%
25	0.33%	Passive Plus III Universal SLP	5.02%	8.16%
55	0.34%	Standard Life Opportunity Universal Lifestyle Profile	8.36%	14.19%
45	0.34%	Standard Life Opportunity Universal Lifestyle Profile	8.36%	14.19%
25	0.34%	Standard Life Opportunity Universal Lifestyle Profile	8.36%	14.19%
55	0.34%	Standard Life Balanced Managed Universal Lifestyle Profile	5.73%	6.72%
45	0.34%	Standard Life Balanced Managed Universal Lifestyle Profile	6.62%	9.58%
25	0.34%	Standard Life Balanced Managed Universal Lifestyle Profile	6.62%	9.58%
55	0.34%	Standard Life Cautious Managed Universal Lifestyle Profile	4.43%	4.81%
45	0.34%	Standard Life Cautious Managed Universal Lifestyle Profile	4.43%	4.81%
25	0.34%	Standard Life Cautious Managed Universal Lifestyle Profile	4.43%	4.81%

55	0.34%	Standard Life Global Equity Universal Lifestyle Profile	6.69%	16.45%
45	0.34%	Standard Life Global Equity Universal Lifestyle Profile	6.69%	16.45%
25	0.34%	Standard Life Global Equity Universal Lifestyle Profile	6.69%	16.45%
55	0.34%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.73%	6.72%
45	0.34%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.62%	9.58%
25	0.34%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.62%	9.58%
55	0.34%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.43%	4.81%
45	0.34%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.43%	4.81%
25	0.34%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.43%	4.81%
55	0.34%	Opportunity Universal Lifestyle Profile	8.36%	14.19%
45	0.34%	Opportunity Universal Lifestyle Profile	8.36%	14.19%
25	0.34%	Opportunity Universal Lifestyle Profile	8.36%	14.19%
55	0.34%	MyFolio Managed II Universal SLP	3.93%	5.81%
45	0.34%	MyFolio Managed II Universal SLP	3.93%	5.80%
25	0.34%	MyFolio Managed II Universal SLP	3.93%	5.80%
55	0.34%	MyFolio Managed III Universal SLP	4.94%	8.23%
45	0.34%	MyFolio Managed III Universal SLP	5.30%	9.84%
25	0.34%	MyFolio Managed III Universal SLP	5.30%	9.84%
55	0.34%	Passive Plus III Universal SLP	4.74%	6.81%
45	0.34%	Passive Plus III Universal SLP	5.03%	8.17%
25	0.34%	Passive Plus III Universal SLP	5.03%	8.17%
55	0.05%	Standard Life Opportunity Universal Lifestyle Profile	8.04%	13.86%
45	0.05%	Standard Life Opportunity Universal Lifestyle Profile	8.04%	13.86%
25	0.05%	Standard Life Opportunity Universal Lifestyle Profile	8.04%	13.86%
55	0.05%	Standard Life Balanced Managed Universal Lifestyle Profile	5.42%	6.41%
45	0.05%	Standard Life Balanced Managed Universal Lifestyle Profile	6.31%	9.27%
25	0.05%	Standard Life Balanced Managed Universal Lifestyle Profile	6.31%	9.27%
55	0.05%	Standard Life Cautious Managed Universal Lifestyle Profile	4.13%	4.51%
45	0.05%	Standard Life Cautious Managed Universal Lifestyle Profile	4.13%	4.51%
25	0.05%	Standard Life Cautious Managed Universal Lifestyle Profile	4.13%	4.51%
55	0.05%	Standard Life Global Equity Universal Lifestyle Profile	6.38%	16.11%
45	0.05%	Standard Life Global Equity Universal Lifestyle Profile	6.38%	16.11%
25	0.05%	Standard Life Global Equity Universal Lifestyle Profile	6.38%	16.11%
55	0.05%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.42%	6.41%
45	0.05%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.31%	9.27%
25	0.05%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.31%	9.27%
55	0.05%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.13%	4.51%
45	0.05%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.13%	4.51%
25	0.05%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.13%	4.51%
55	0.05%	Opportunity Universal Lifestyle Profile	8.04%	13.86%
45	0.05%	Opportunity Universal Lifestyle Profile	8.04%	13.86%
25	0.05%	Opportunity Universal Lifestyle Profile	8.04%	13.86%
55	0.05%	MyFolio Managed II Universal SLP	3.63%	5.50%
45	0.05%	MyFolio Managed II Universal SLP	3.63%	5.49%
25	0.05%	MyFolio Managed II Universal SLP	3.63%	5.49%
55	0.05%	MyFolio Managed III Universal SLP	4.64%	7.92%
45	0.05%	MyFolio Managed III Universal SLP	5.00%	9.52%
25	0.05%	MyFolio Managed III Universal SLP	5.00%	9.52%
55	0.05%	Passive Plus III Universal SLP	4.44%	6.50%
45	0.05%	Passive Plus III Universal SLP	4.73%	7.85%
25	0.05%	Passive Plus III Universal SLP	4.73%	7.85%
55	0.07%	Standard Life Opportunity Universal Lifestyle Profile	8.06%	13.89%
45	0.07%	Standard Life Opportunity Universal Lifestyle Profile	8.06%	13.89%
25	0.07%	Standard Life Opportunity Universal Lifestyle Profile	8.06%	13.89%
55	0.07%	Standard Life Balanced Managed Universal Lifestyle Profile	5.44%	6.43%
45	0.07%	Standard Life Balanced Managed Universal Lifestyle Profile	6.33%	9.29%
25	0.07%	Standard Life Balanced Managed Universal Lifestyle Profile	6.33%	9.29%
55	0.07%	Standard Life Cautious Managed Universal Lifestyle Profile	4.15%	4.53%
45	0.07%	Standard Life Cautious Managed Universal Lifestyle Profile	4.15%	4.53%
25	0.07%	Standard Life Cautious Managed Universal Lifestyle Profile	4.15%	4.53%
55	0.07%	Standard Life Global Equity Universal Lifestyle Profile	6.40%	16.14%
45	0.07%	Standard Life Global Equity Universal Lifestyle Profile	6.40%	16.14%

25	0.07%	Standard Life Global Equity Universal Lifestyle Profile	6.40%	16.14%
55	0.07%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.44%	6.43%
45	0.07%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.33%	9.29%
25	0.07%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.33%	9.29%
55	0.07%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.15%	4.53%
45	0.07%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.15%	4.53%
25	0.07%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.15%	4.53%
55	0.07%	Opportunity Universal Lifestyle Profile	8.06%	13.89%
45	0.07%	Opportunity Universal Lifestyle Profile	8.06%	13.89%
25	0.07%	Opportunity Universal Lifestyle Profile	8.06%	13.89%
55	0.07%	MyFolio Managed II Universal SLP	3.65%	5.52%
45	0.07%	MyFolio Managed II Universal SLP	3.65%	5.51%
25	0.07%	MyFolio Managed II Universal SLP	3.65%	5.51%
55	0.07%	MyFolio Managed III Universal SLP	4.66%	7.94%
45	0.07%	MyFolio Managed III Universal SLP	5.02%	9.55%
25	0.07%	MyFolio Managed III Universal SLP	5.02%	9.55%
55	0.07%	Passive Plus III Universal SLP	4.46%	6.52%
45	0.07%	Passive Plus III Universal SLP	4.75%	7.87%
25	0.07%	Passive Plus III Universal SLP	4.75%	7.87%
55	0.23%	Standard Life Opportunity Universal Lifestyle Profile	8.24%	14.07%
45	0.23%	Standard Life Opportunity Universal Lifestyle Profile	8.24%	14.07%
25	0.23%	Standard Life Opportunity Universal Lifestyle Profile	8.24%	14.07%
55	0.23%	Standard Life Balanced Managed Universal Lifestyle Profile	5.61%	6.60%
45	0.23%	Standard Life Balanced Managed Universal Lifestyle Profile	6.50%	9.46%
25	0.23%	Standard Life Balanced Managed Universal Lifestyle Profile	6.50%	9.46%
55	0.23%	Standard Life Cautious Managed Universal Lifestyle Profile	4.32%	4.69%
45	0.23%	Standard Life Cautious Managed Universal Lifestyle Profile	4.32%	4.69%
25	0.23%	Standard Life Cautious Managed Universal Lifestyle Profile	4.32%	4.69%
55	0.23%	Standard Life Global Equity Universal Lifestyle Profile	6.57%	16.32%
45	0.23%	Standard Life Global Equity Universal Lifestyle Profile	6.57%	16.32%
25	0.23%	Standard Life Global Equity Universal Lifestyle Profile	6.57%	16.32%
55	0.23%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.61%	6.60%
45	0.23%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.50%	9.46%
25	0.23%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.50%	9.46%
55	0.23%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.32%	4.69%
45	0.23%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.32%	4.69%
25	0.23%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.32%	4.69%
55	0.23%	Opportunity Universal Lifestyle Profile	8.24%	14.07%
45	0.23%	Opportunity Universal Lifestyle Profile	8.24%	14.07%
25	0.23%	Opportunity Universal Lifestyle Profile	8.24%	14.07%
55	0.23%	MyFolio Managed II Universal SLP	3.81%	5.69%
45	0.23%	MyFolio Managed II Universal SLP	3.81%	5.68%
25	0.23%	MyFolio Managed II Universal SLP	3.81%	5.68%
55	0.23%	MyFolio Managed III Universal SLP	4.83%	8.11%
45	0.23%	MyFolio Managed III Universal SLP	5.19%	9.72%
25	0.23%	MyFolio Managed III Universal SLP	5.19%	9.72%
55	0.23%	Passive Plus III Universal SLP	4.63%	6.69%
45	0.23%	Passive Plus III Universal SLP	4.92%	8.05%
25	0.23%	Passive Plus III Universal SLP	4.92%	8.05%
55	0.08%	Standard Life Opportunity Universal Lifestyle Profile	8.08%	13.90%
45	0.08%	Standard Life Opportunity Universal Lifestyle Profile	8.08%	13.90%
25	0.08%	Standard Life Opportunity Universal Lifestyle Profile	8.08%	13.90%
55	0.08%	Standard Life Balanced Managed Universal Lifestyle Profile	5.45%	6.44%
45	0.08%	Standard Life Balanced Managed Universal Lifestyle Profile	6.34%	9.30%
25	0.08%	Standard Life Balanced Managed Universal Lifestyle Profile	6.34%	9.30%
55	0.08%	Standard Life Cautious Managed Universal Lifestyle Profile	4.16%	4.54%
45	0.08%	Standard Life Cautious Managed Universal Lifestyle Profile	4.16%	4.54%
25	0.08%	Standard Life Cautious Managed Universal Lifestyle Profile	4.16%	4.54%
55	0.08%	Standard Life Global Equity Universal Lifestyle Profile	6.41%	16.15%
45	0.08%	Standard Life Global Equity Universal Lifestyle Profile	6.41%	16.15%
25	0.08%	Standard Life Global Equity Universal Lifestyle Profile	6.41%	16.15%
55	0.08%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.45%	6.44%

45	0.08%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.34%	9.30%
25	0.08%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.34%	9.30%
55	0.08%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.16%	4.54%
45	0.08%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.16%	4.54%
25	0.08%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.16%	4.54%
55	0.08%	Opportunity Universal Lifestyle Profile	8.08%	13.90%
45	0.08%	Opportunity Universal Lifestyle Profile	8.08%	13.90%
25	0.08%	Opportunity Universal Lifestyle Profile	8.08%	13.90%
55	0.08%	MyFolio Managed II Universal SLP	3.66%	5.53%
45	0.08%	MyFolio Managed II Universal SLP	3.66%	5.52%
25	0.08%	MyFolio Managed II Universal SLP	3.66%	5.52%
55	0.08%	MyFolio Managed III Universal SLP	4.67%	7.95%
45	0.08%	MyFolio Managed III Universal SLP	5.03%	9.56%
25	0.08%	MyFolio Managed III Universal SLP	5.03%	9.56%
55	0.08%	Passive Plus III Universal SLP	4.47%	6.53%
45	0.08%	Passive Plus III Universal SLP	4.76%	7.89%
25	0.08%	Passive Plus III Universal SLP	4.76%	7.89%
55	0.09%	Standard Life Opportunity Universal Lifestyle Profile	8.09%	13.91%
45	0.09%	Standard Life Opportunity Universal Lifestyle Profile	8.09%	13.91%
25	0.09%	Standard Life Opportunity Universal Lifestyle Profile	8.09%	13.91%
55	0.09%	Standard Life Balanced Managed Universal Lifestyle Profile	5.46%	6.45%
45	0.09%	Standard Life Balanced Managed Universal Lifestyle Profile	6.35%	9.31%
25	0.09%	Standard Life Balanced Managed Universal Lifestyle Profile	6.35%	9.31%
55	0.09%	Standard Life Cautious Managed Universal Lifestyle Profile	4.17%	4.55%
45	0.09%	Standard Life Cautious Managed Universal Lifestyle Profile	4.17%	4.55%
25	0.09%	Standard Life Cautious Managed Universal Lifestyle Profile	4.17%	4.55%
55	0.09%	Standard Life Global Equity Universal Lifestyle Profile	6.42%	16.16%
45	0.09%	Standard Life Global Equity Universal Lifestyle Profile	6.42%	16.16%
25	0.09%	Standard Life Global Equity Universal Lifestyle Profile	6.42%	16.16%
55	0.09%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.46%	6.45%
45	0.09%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.35%	9.31%
25	0.09%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.35%	9.31%
55	0.09%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.17%	4.55%
45	0.09%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.17%	4.55%
25	0.09%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.17%	4.55%
55	0.09%	Opportunity Universal Lifestyle Profile	8.09%	13.91%
45	0.09%	Opportunity Universal Lifestyle Profile	8.09%	13.91%
25	0.09%	Opportunity Universal Lifestyle Profile	8.09%	13.91%
55	0.09%	MyFolio Managed II Universal SLP	3.67%	5.54%
45	0.09%	MyFolio Managed II Universal SLP	3.67%	5.53%
25	0.09%	MyFolio Managed II Universal SLP	3.67%	5.53%
55	0.09%	MyFolio Managed III Universal SLP	4.68%	7.96%
45	0.09%	MyFolio Managed III Universal SLP	5.04%	9.57%
25	0.09%	MyFolio Managed III Universal SLP	5.04%	9.57%
55	0.09%	Passive Plus III Universal SLP	4.48%	6.54%
45	0.09%	Passive Plus III Universal SLP	4.77%	7.90%
25	0.09%	Passive Plus III Universal SLP	4.77%	7.90%
55	0.19%	Standard Life Opportunity Universal Lifestyle Profile	8.19%	14.02%
45	0.19%	Standard Life Opportunity Universal Lifestyle Profile	8.19%	14.02%
25	0.19%	Standard Life Opportunity Universal Lifestyle Profile	8.19%	14.02%
55	0.19%	Standard Life Balanced Managed Universal Lifestyle Profile	5.57%	6.56%
45	0.19%	Standard Life Balanced Managed Universal Lifestyle Profile	6.46%	9.42%
25	0.19%	Standard Life Balanced Managed Universal Lifestyle Profile	6.46%	9.42%
55	0.19%	Standard Life Cautious Managed Universal Lifestyle Profile	4.28%	4.65%
45	0.19%	Standard Life Cautious Managed Universal Lifestyle Profile	4.28%	4.65%
25	0.19%	Standard Life Cautious Managed Universal Lifestyle Profile	4.28%	4.65%
55	0.19%	Standard Life Global Equity Universal Lifestyle Profile	6.53%	16.28%
45	0.19%	Standard Life Global Equity Universal Lifestyle Profile	6.53%	16.28%
25	0.19%	Standard Life Global Equity Universal Lifestyle Profile	6.53%	16.28%
55	0.19%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.57%	6.56%
45	0.19%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.46%	9.42%
25	0.19%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.46%	9.42%

55	0.19%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.28%	4.65%
45	0.19%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.28%	4.65%
25	0.19%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.28%	4.65%
55	0.19%	Opportunity Universal Lifestyle Profile	8.19%	14.02%
45	0.19%	Opportunity Universal Lifestyle Profile	8.19%	14.02%
25	0.19%	Opportunity Universal Lifestyle Profile	8.19%	14.02%
55	0.19%	MyFolio Managed II Universal SLP	3.77%	5.65%
45	0.19%	MyFolio Managed II Universal SLP	3.77%	5.64%
25	0.19%	MyFolio Managed II Universal SLP	3.77%	5.64%
55	0.19%	MyFolio Managed III Universal SLP	4.79%	8.07%
45	0.19%	MyFolio Managed III Universal SLP	5.15%	9.68%
25	0.19%	MyFolio Managed III Universal SLP	5.15%	9.68%
55	0.19%	Passive Plus III Universal SLP	4.59%	6.65%
45	0.19%	Passive Plus III Universal SLP	4.88%	8.00%
25	0.19%	Passive Plus III Universal SLP	4.88%	8.00%
55	0.28%	Standard Life Opportunity Universal Lifestyle Profile	8.29%	14.13%
45	0.28%	Standard Life Opportunity Universal Lifestyle Profile	8.29%	14.13%
25	0.28%	Standard Life Opportunity Universal Lifestyle Profile	8.29%	14.13%
55	0.28%	Standard Life Balanced Managed Universal Lifestyle Profile	5.67%	6.66%
45	0.28%	Standard Life Balanced Managed Universal Lifestyle Profile	6.56%	9.52%
25	0.28%	Standard Life Balanced Managed Universal Lifestyle Profile	6.56%	9.52%
55	0.28%	Standard Life Cautious Managed Universal Lifestyle Profile	4.37%	4.75%
45	0.28%	Standard Life Cautious Managed Universal Lifestyle Profile	4.37%	4.75%
25	0.28%	Standard Life Cautious Managed Universal Lifestyle Profile	4.37%	4.75%
55	0.28%	Standard Life Global Equity Universal Lifestyle Profile	6.63%	16.38%
45	0.28%	Standard Life Global Equity Universal Lifestyle Profile	6.63%	16.38%
25	0.28%	Standard Life Global Equity Universal Lifestyle Profile	6.63%	16.38%
55	0.28%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.67%	6.66%
45	0.28%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.56%	9.52%
25	0.28%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.56%	9.52%
55	0.28%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.37%	4.75%
45	0.28%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.37%	4.75%
25	0.28%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.37%	4.75%
55	0.28%	Opportunity Universal Lifestyle Profile	8.29%	14.13%
45	0.28%	Opportunity Universal Lifestyle Profile	8.29%	14.13%
25	0.28%	Opportunity Universal Lifestyle Profile	8.29%	14.13%
55	0.28%	MyFolio Managed II Universal SLP	3.87%	5.74%
45	0.28%	MyFolio Managed II Universal SLP	3.86%	5.73%
25	0.28%	MyFolio Managed II Universal SLP	3.86%	5.73%
55	0.28%	MyFolio Managed III Universal SLP	4.88%	8.17%
45	0.28%	MyFolio Managed III Universal SLP	5.24%	9.78%
25	0.28%	MyFolio Managed III Universal SLP	5.24%	9.78%
55	0.28%	Passive Plus III Universal SLP	4.68%	6.74%
45	0.28%	Passive Plus III Universal SLP	4.97%	8.10%
25	0.28%	Passive Plus III Universal SLP	4.97%	8.10%
55	0.26%	Standard Life Opportunity Universal Lifestyle Profile	8.27%	14.10%
45	0.26%	Standard Life Opportunity Universal Lifestyle Profile	8.27%	14.10%
25	0.26%	Standard Life Opportunity Universal Lifestyle Profile	8.27%	14.10%
55	0.26%	Standard Life Balanced Managed Universal Lifestyle Profile	5.64%	6.63%
45	0.26%	Standard Life Balanced Managed Universal Lifestyle Profile	6.53%	9.50%
25	0.26%	Standard Life Balanced Managed Universal Lifestyle Profile	6.53%	9.50%
55	0.26%	Standard Life Cautious Managed Universal Lifestyle Profile	4.35%	4.73%
45	0.26%	Standard Life Cautious Managed Universal Lifestyle Profile	4.35%	4.73%
25	0.26%	Standard Life Cautious Managed Universal Lifestyle Profile	4.35%	4.73%
55	0.26%	Standard Life Global Equity Universal Lifestyle Profile	6.60%	16.36%
45	0.26%	Standard Life Global Equity Universal Lifestyle Profile	6.60%	16.36%
25	0.26%	Standard Life Global Equity Universal Lifestyle Profile	6.60%	16.36%
55	0.26%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.64%	6.63%
45	0.26%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.53%	9.50%
25	0.26%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.53%	9.50%
55	0.26%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.35%	4.73%
45	0.26%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.35%	4.73%

25	0.26%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.35%	4.73%
55	0.26%	Opportunity Universal Lifestyle Profile	8.27%	14.10%
45	0.26%	Opportunity Universal Lifestyle Profile	8.27%	14.10%
25	0.26%	Opportunity Universal Lifestyle Profile	8.27%	14.10%
55	0.26%	MyFolio Managed II Universal SLP	3.84%	5.72%
45	0.26%	MyFolio Managed II Universal SLP	3.84%	5.71%
25	0.26%	MyFolio Managed II Universal SLP	3.84%	5.71%
55	0.26%	MyFolio Managed III Universal SLP	4.86%	8.15%
45	0.26%	MyFolio Managed III Universal SLP	5.22%	9.75%
25	0.26%	MyFolio Managed III Universal SLP	5.22%	9.75%
55	0.26%	Passive Plus III Universal SLP	4.66%	6.72%
45	0.26%	Passive Plus III Universal SLP	4.95%	8.08%
25	0.26%	Passive Plus III Universal SLP	4.95%	8.08%
55	0.00%	Standard Life Opportunity Universal Lifestyle Profile	7.99%	13.81%
45	0.00%	Standard Life Opportunity Universal Lifestyle Profile	7.99%	13.81%
25	0.00%	Standard Life Opportunity Universal Lifestyle Profile	7.99%	13.81%
55	0.00%	Standard Life Balanced Managed Universal Lifestyle Profile	5.37%	6.36%
45	0.00%	Standard Life Balanced Managed Universal Lifestyle Profile	6.26%	9.21%
25	0.00%	Standard Life Balanced Managed Universal Lifestyle Profile	6.26%	9.21%
55	0.00%	Standard Life Cautious Managed Universal Lifestyle Profile	4.08%	4.45%
45	0.00%	Standard Life Cautious Managed Universal Lifestyle Profile	4.08%	4.45%
25	0.00%	Standard Life Cautious Managed Universal Lifestyle Profile	4.08%	4.45%
55	0.00%	Standard Life Global Equity Universal Lifestyle Profile	6.33%	16.06%
45	0.00%	Standard Life Global Equity Universal Lifestyle Profile	6.33%	16.06%
25	0.00%	Standard Life Global Equity Universal Lifestyle Profile	6.33%	16.06%
55	0.00%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.37%	6.36%
45	0.00%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.26%	9.21%
25	0.00%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.26%	9.21%
55	0.00%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.08%	4.45%
45	0.00%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.08%	4.45%
25	0.00%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.08%	4.45%
55	0.00%	Opportunity Universal Lifestyle Profile	7.99%	13.81%
45	0.00%	Opportunity Universal Lifestyle Profile	7.99%	13.81%
25	0.00%	Opportunity Universal Lifestyle Profile	7.99%	13.81%
55	0.00%	MyFolio Managed II Universal SLP	3.58%	5.45%
45	0.00%	MyFolio Managed II Universal SLP	3.57%	5.44%
25	0.00%	MyFolio Managed II Universal SLP	3.57%	5.44%
55	0.00%	MyFolio Managed III Universal SLP	4.59%	7.87%
45	0.00%	MyFolio Managed III Universal SLP	4.95%	9.47%
25	0.00%	MyFolio Managed III Universal SLP	4.95%	9.47%
55	0.00%	Passive Plus III Universal SLP	4.39%	6.44%
45	0.00%	Passive Plus III Universal SLP	4.68%	7.80%
25	0.00%	Passive Plus III Universal SLP	4.68%	7.80%
55	0.24%	Standard Life Opportunity Universal Lifestyle Profile	8.25%	14.08%
45	0.24%	Standard Life Opportunity Universal Lifestyle Profile	8.25%	14.08%
25	0.24%	Standard Life Opportunity Universal Lifestyle Profile	8.25%	14.08%
55	0.24%	Standard Life Balanced Managed Universal Lifestyle Profile	5.62%	6.61%
45	0.24%	Standard Life Balanced Managed Universal Lifestyle Profile	6.51%	9.48%
25	0.24%	Standard Life Balanced Managed Universal Lifestyle Profile	6.51%	9.48%
55	0.24%	Standard Life Cautious Managed Universal Lifestyle Profile	4.33%	4.70%
45	0.24%	Standard Life Cautious Managed Universal Lifestyle Profile	4.33%	4.70%
25	0.24%	Standard Life Cautious Managed Universal Lifestyle Profile	4.33%	4.70%
55	0.24%	Standard Life Global Equity Universal Lifestyle Profile	6.58%	16.33%
45	0.24%	Standard Life Global Equity Universal Lifestyle Profile	6.58%	16.33%
25	0.24%	Standard Life Global Equity Universal Lifestyle Profile	6.58%	16.33%
55	0.24%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.62%	6.61%
45	0.24%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.51%	9.48%
25	0.24%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.51%	9.48%
55	0.24%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.33%	4.70%
45	0.24%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.33%	4.70%
25	0.24%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.33%	4.70%
55	0.24%	Opportunity Universal Lifestyle Profile	8.25%	14.08%

45	0.24%	Opportunity Universal Lifestyle Profile	8.25%	14.08%
25	0.24%	Opportunity Universal Lifestyle Profile	8.25%	14.08%
55	0.24%	MyFolio Managed II Universal SLP	3.82%	5.70%
45	0.24%	MyFolio Managed II Universal SLP	3.82%	5.69%
25	0.24%	MyFolio Managed II Universal SLP	3.82%	5.69%
55	0.24%	MyFolio Managed III Universal SLP	4.84%	8.12%
45	0.24%	MyFolio Managed III Universal SLP	5.20%	9.73%
25	0.24%	MyFolio Managed III Universal SLP	5.20%	9.73%
55	0.24%	Passive Plus III Universal SLP	4.64%	6.70%
45	0.24%	Passive Plus III Universal SLP	4.93%	8.06%
25	0.24%	Passive Plus III Universal SLP	4.93%	8.06%
55	0.20%	Standard Life Opportunity Universal Lifestyle Profile	8.21%	14.04%
45	0.20%	Standard Life Opportunity Universal Lifestyle Profile	8.21%	14.04%
25	0.20%	Standard Life Opportunity Universal Lifestyle Profile	8.21%	14.04%
55	0.20%	Standard Life Balanced Managed Universal Lifestyle Profile	5.58%	6.57%
45	0.20%	Standard Life Balanced Managed Universal Lifestyle Profile	6.47%	9.43%
25	0.20%	Standard Life Balanced Managed Universal Lifestyle Profile	6.47%	9.43%
55	0.20%	Standard Life Cautious Managed Universal Lifestyle Profile	4.29%	4.66%
45	0.20%	Standard Life Cautious Managed Universal Lifestyle Profile	4.29%	4.66%
25	0.20%	Standard Life Cautious Managed Universal Lifestyle Profile	4.29%	4.66%
55	0.20%	Standard Life Global Equity Universal Lifestyle Profile	6.54%	16.29%
45	0.20%	Standard Life Global Equity Universal Lifestyle Profile	6.54%	16.29%
25	0.20%	Standard Life Global Equity Universal Lifestyle Profile	6.54%	16.29%
55	0.20%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.58%	6.57%
45	0.20%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.47%	9.43%
25	0.20%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.47%	9.43%
55	0.20%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.29%	4.66%
45	0.20%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.29%	4.66%
25	0.20%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.29%	4.66%
55	0.20%	Opportunity Universal Lifestyle Profile	8.21%	14.04%
45	0.20%	Opportunity Universal Lifestyle Profile	8.21%	14.04%
25	0.20%	Opportunity Universal Lifestyle Profile	8.21%	14.04%
55	0.20%	MyFolio Managed II Universal SLP	3.78%	5.66%
45	0.20%	MyFolio Managed II Universal SLP	3.78%	5.65%
25	0.20%	MyFolio Managed II Universal SLP	3.78%	5.65%
55	0.20%	MyFolio Managed III Universal SLP	4.80%	8.08%
45	0.20%	MyFolio Managed III Universal SLP	5.16%	9.69%
25	0.20%	MyFolio Managed III Universal SLP	5.16%	9.69%
55	0.20%	Passive Plus III Universal SLP	4.60%	6.66%
45	0.20%	Passive Plus III Universal SLP	4.89%	8.02%
25	0.20%	Passive Plus III Universal SLP	4.89%	8.02%
55	0.10%	Standard Life Opportunity Universal Lifestyle Profile	8.10%	13.92%
45	0.10%	Standard Life Opportunity Universal Lifestyle Profile	8.10%	13.92%
25	0.10%	Standard Life Opportunity Universal Lifestyle Profile	8.10%	13.92%
55	0.10%	Standard Life Balanced Managed Universal Lifestyle Profile	5.48%	6.46%
45	0.10%	Standard Life Balanced Managed Universal Lifestyle Profile	6.36%	9.32%
25	0.10%	Standard Life Balanced Managed Universal Lifestyle Profile	6.36%	9.32%
55	0.10%	Standard Life Cautious Managed Universal Lifestyle Profile	4.18%	4.56%
45	0.10%	Standard Life Cautious Managed Universal Lifestyle Profile	4.18%	4.56%
25	0.10%	Standard Life Cautious Managed Universal Lifestyle Profile	4.18%	4.56%
55	0.10%	Standard Life Global Equity Universal Lifestyle Profile	6.43%	16.17%
45	0.10%	Standard Life Global Equity Universal Lifestyle Profile	6.43%	16.17%
25	0.10%	Standard Life Global Equity Universal Lifestyle Profile	6.43%	16.17%
55	0.10%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.48%	6.46%
45	0.10%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.36%	9.32%
25	0.10%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.36%	9.32%
55	0.10%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.18%	4.56%
45	0.10%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.18%	4.56%
25	0.10%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.18%	4.56%
55	0.10%	Opportunity Universal Lifestyle Profile	8.10%	13.92%
45	0.10%	Opportunity Universal Lifestyle Profile	8.10%	13.92%
25	0.10%	Opportunity Universal Lifestyle Profile	8.10%	13.92%

55	0.10%	MyFolio Managed II Universal SLP	3.68%	5.55%
45	0.10%	MyFolio Managed II Universal SLP	3.68%	5.54%
25	0.10%	MyFolio Managed II Universal SLP	3.68%	5.54%
55	0.10%	MyFolio Managed III Universal SLP	4.69%	7.97%
45	0.10%	MyFolio Managed III Universal SLP	5.05%	9.58%
25	0.10%	MyFolio Managed III Universal SLP	5.05%	9.58%
55	0.10%	Passive Plus III Universal SLP	4.49%	6.55%
45	0.10%	Passive Plus III Universal SLP	4.78%	7.91%
25	0.10%	Passive Plus III Universal SLP	4.78%	7.91%
55	0.22%	Standard Life Opportunity Universal Lifestyle Profile	8.23%	14.06%
45	0.22%	Standard Life Opportunity Universal Lifestyle Profile	8.23%	14.06%
25	0.22%	Standard Life Opportunity Universal Lifestyle Profile	8.23%	14.06%
55	0.22%	Standard Life Balanced Managed Universal Lifestyle Profile	5.60%	6.59%
45	0.22%	Standard Life Balanced Managed Universal Lifestyle Profile	6.49%	9.45%
25	0.22%	Standard Life Balanced Managed Universal Lifestyle Profile	6.49%	9.45%
55	0.22%	Standard Life Cautious Managed Universal Lifestyle Profile	4.31%	4.68%
45	0.22%	Standard Life Cautious Managed Universal Lifestyle Profile	4.31%	4.68%
25	0.22%	Standard Life Cautious Managed Universal Lifestyle Profile	4.31%	4.68%
55	0.22%	Standard Life Global Equity Universal Lifestyle Profile	6.56%	16.31%
45	0.22%	Standard Life Global Equity Universal Lifestyle Profile	6.56%	16.31%
25	0.22%	Standard Life Global Equity Universal Lifestyle Profile	6.56%	16.31%
55	0.22%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.60%	6.59%
45	0.22%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.49%	9.45%
25	0.22%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.49%	9.45%
55	0.22%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.31%	4.68%
45	0.22%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.31%	4.68%
25	0.22%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.31%	4.68%
55	0.22%	Opportunity Universal Lifestyle Profile	8.23%	14.06%
45	0.22%	Opportunity Universal Lifestyle Profile	8.23%	14.06%
25	0.22%	Opportunity Universal Lifestyle Profile	8.23%	14.06%
55	0.22%	MyFolio Managed II Universal SLP	3.80%	5.68%
45	0.22%	MyFolio Managed II Universal SLP	3.80%	5.67%
25	0.22%	MyFolio Managed II Universal SLP	3.80%	5.67%
55	0.22%	MyFolio Managed III Universal SLP	4.82%	8.10%
45	0.22%	MyFolio Managed III Universal SLP	5.18%	9.71%
25	0.22%	MyFolio Managed III Universal SLP	5.18%	9.71%
55	0.22%	Passive Plus III Universal SLP	4.62%	6.68%
45	0.22%	Passive Plus III Universal SLP	4.91%	8.04%
25	0.22%	Passive Plus III Universal SLP	4.91%	8.04%
55	0.21%	Standard Life Opportunity Universal Lifestyle Profile	8.22%	14.05%
45	0.21%	Standard Life Opportunity Universal Lifestyle Profile	8.22%	14.05%
25	0.21%	Standard Life Opportunity Universal Lifestyle Profile	8.22%	14.05%
55	0.21%	Standard Life Balanced Managed Universal Lifestyle Profile	5.59%	6.58%
45	0.21%	Standard Life Balanced Managed Universal Lifestyle Profile	6.48%	9.44%
25	0.21%	Standard Life Balanced Managed Universal Lifestyle Profile	6.48%	9.44%
55	0.21%	Standard Life Cautious Managed Universal Lifestyle Profile	4.30%	4.67%
45	0.21%	Standard Life Cautious Managed Universal Lifestyle Profile	4.30%	4.67%
25	0.21%	Standard Life Cautious Managed Universal Lifestyle Profile	4.30%	4.67%
55	0.21%	Standard Life Global Equity Universal Lifestyle Profile	6.55%	16.30%
45	0.21%	Standard Life Global Equity Universal Lifestyle Profile	6.55%	16.30%
25	0.21%	Standard Life Global Equity Universal Lifestyle Profile	6.55%	16.30%
55	0.21%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.59%	6.58%
45	0.21%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.48%	9.44%
25	0.21%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.48%	9.44%
55	0.21%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.30%	4.67%
45	0.21%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.30%	4.67%
25	0.21%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.30%	4.67%
55	0.21%	Opportunity Universal Lifestyle Profile	8.22%	14.05%
45	0.21%	Opportunity Universal Lifestyle Profile	8.22%	14.05%
25	0.21%	Opportunity Universal Lifestyle Profile	8.22%	14.05%
55	0.21%	MyFolio Managed II Universal SLP	3.79%	5.67%
45	0.21%	MyFolio Managed II Universal SLP	3.79%	5.66%

25	0.21%	MyFolio Managed II Universal SLP	3.79%	5.66%
55	0.21%	MyFolio Managed III Universal SLP	4.81%	8.09%
45	0.21%	MyFolio Managed III Universal SLP	5.17%	9.70%
25	0.21%	MyFolio Managed III Universal SLP	5.17%	9.70%
55	0.21%	Passive Plus III Universal SLP	4.61%	6.67%
45	0.21%	Passive Plus III Universal SLP	4.90%	8.03%
25	0.21%	Passive Plus III Universal SLP	4.90%	8.03%
55	0.15%	Standard Life Opportunity Universal Lifestyle Profile	8.15%	13.98%
45	0.15%	Standard Life Opportunity Universal Lifestyle Profile	8.15%	13.98%
25	0.15%	Standard Life Opportunity Universal Lifestyle Profile	8.15%	13.98%
55	0.15%	Standard Life Balanced Managed Universal Lifestyle Profile	5.53%	6.52%
45	0.15%	Standard Life Balanced Managed Universal Lifestyle Profile	6.42%	9.38%
25	0.15%	Standard Life Balanced Managed Universal Lifestyle Profile	6.42%	9.38%
55	0.15%	Standard Life Cautious Managed Universal Lifestyle Profile	4.23%	4.61%
45	0.15%	Standard Life Cautious Managed Universal Lifestyle Profile	4.23%	4.61%
25	0.15%	Standard Life Cautious Managed Universal Lifestyle Profile	4.23%	4.61%
55	0.15%	Standard Life Global Equity Universal Lifestyle Profile	6.49%	16.23%
45	0.15%	Standard Life Global Equity Universal Lifestyle Profile	6.49%	16.23%
25	0.15%	Standard Life Global Equity Universal Lifestyle Profile	6.49%	16.23%
55	0.15%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.53%	6.52%
45	0.15%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.42%	9.38%
25	0.15%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.42%	9.38%
55	0.15%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.23%	4.61%
45	0.15%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.23%	4.61%
25	0.15%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.23%	4.61%
55	0.15%	Opportunity Universal Lifestyle Profile	8.15%	13.98%
45	0.15%	Opportunity Universal Lifestyle Profile	8.15%	13.98%
25	0.15%	Opportunity Universal Lifestyle Profile	8.15%	13.98%
55	0.15%	MyFolio Managed II Universal SLP	3.73%	5.61%
45	0.15%	MyFolio Managed II Universal SLP	3.73%	5.60%
25	0.15%	MyFolio Managed II Universal SLP	3.73%	5.60%
55	0.15%	MyFolio Managed III Universal SLP	4.75%	8.03%
45	0.15%	MyFolio Managed III Universal SLP	5.11%	9.63%
25	0.15%	MyFolio Managed III Universal SLP	5.11%	9.63%
55	0.15%	Passive Plus III Universal SLP	4.55%	6.60%
45	0.15%	Passive Plus III Universal SLP	4.84%	7.96%
25	0.15%	Passive Plus III Universal SLP	4.84%	7.96%
55	0.13%	Standard Life Opportunity Universal Lifestyle Profile	8.13%	13.96%
45	0.13%	Standard Life Opportunity Universal Lifestyle Profile	8.13%	13.96%
25	0.13%	Standard Life Opportunity Universal Lifestyle Profile	8.13%	13.96%
55	0.13%	Standard Life Balanced Managed Universal Lifestyle Profile	5.51%	6.50%
45	0.13%	Standard Life Balanced Managed Universal Lifestyle Profile	6.40%	9.36%
25	0.13%	Standard Life Balanced Managed Universal Lifestyle Profile	6.40%	9.36%
55	0.13%	Standard Life Cautious Managed Universal Lifestyle Profile	4.21%	4.59%
45	0.13%	Standard Life Cautious Managed Universal Lifestyle Profile	4.21%	4.59%
25	0.13%	Standard Life Cautious Managed Universal Lifestyle Profile	4.21%	4.59%
55	0.13%	Standard Life Global Equity Universal Lifestyle Profile	6.47%	16.21%
45	0.13%	Standard Life Global Equity Universal Lifestyle Profile	6.47%	16.21%
25	0.13%	Standard Life Global Equity Universal Lifestyle Profile	6.47%	16.21%
55	0.13%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.51%	6.50%
45	0.13%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.40%	9.36%
25	0.13%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.40%	9.36%
55	0.13%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.21%	4.59%
45	0.13%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.21%	4.59%
25	0.13%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.21%	4.59%
55	0.13%	Opportunity Universal Lifestyle Profile	8.13%	13.96%
45	0.13%	Opportunity Universal Lifestyle Profile	8.13%	13.96%
25	0.13%	Opportunity Universal Lifestyle Profile	8.13%	13.96%
55	0.13%	MyFolio Managed II Universal SLP	3.71%	5.58%
45	0.13%	MyFolio Managed II Universal SLP	3.71%	5.58%
25	0.13%	MyFolio Managed II Universal SLP	3.71%	5.58%
55	0.13%	MyFolio Managed III Universal SLP	4.72%	8.01%

45	0.13%	MyFolio Managed III Universal SLP	5.08%	9.61%
25	0.13%	MyFolio Managed III Universal SLP	5.08%	9.61%
55	0.13%	Passive Plus III Universal SLP	4.53%	6.58%
45	0.13%	Passive Plus III Universal SLP	4.81%	7.94%
25	0.13%	Passive Plus III Universal SLP	4.81%	7.94%
55	0.25%	Standard Life Opportunity Universal Lifestyle Profile	8.26%	14.09%
45	0.25%	Standard Life Opportunity Universal Lifestyle Profile	8.26%	14.09%
25	0.25%	Standard Life Opportunity Universal Lifestyle Profile	8.26%	14.09%
55	0.25%	Standard Life Balanced Managed Universal Lifestyle Profile	5.63%	6.62%
45	0.25%	Standard Life Balanced Managed Universal Lifestyle Profile	6.52%	9.49%
25	0.25%	Standard Life Balanced Managed Universal Lifestyle Profile	6.52%	9.49%
55	0.25%	Standard Life Cautious Managed Universal Lifestyle Profile	4.34%	4.71%
45	0.25%	Standard Life Cautious Managed Universal Lifestyle Profile	4.34%	4.71%
25	0.25%	Standard Life Cautious Managed Universal Lifestyle Profile	4.34%	4.71%
55	0.25%	Standard Life Global Equity Universal Lifestyle Profile	6.59%	16.35%
45	0.25%	Standard Life Global Equity Universal Lifestyle Profile	6.59%	16.35%
25	0.25%	Standard Life Global Equity Universal Lifestyle Profile	6.59%	16.35%
55	0.25%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.63%	6.62%
45	0.25%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.52%	9.49%
25	0.25%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.52%	9.49%
55	0.25%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.34%	4.71%
45	0.25%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.34%	4.71%
25	0.25%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.34%	4.71%
55	0.25%	Opportunity Universal Lifestyle Profile	8.26%	14.09%
45	0.25%	Opportunity Universal Lifestyle Profile	8.26%	14.09%
25	0.25%	Opportunity Universal Lifestyle Profile	8.26%	14.09%
55	0.25%	MyFolio Managed II Universal SLP	3.83%	5.71%
45	0.25%	MyFolio Managed II Universal SLP	3.83%	5.70%
25	0.25%	MyFolio Managed II Universal SLP	3.83%	5.70%
55	0.25%	MyFolio Managed III Universal SLP	4.85%	8.14%
45	0.25%	MyFolio Managed III Universal SLP	5.21%	9.74%
25	0.25%	MyFolio Managed III Universal SLP	5.21%	9.74%
55	0.25%	Passive Plus III Universal SLP	4.65%	6.71%
45	0.25%	Passive Plus III Universal SLP	4.94%	8.07%
25	0.25%	Passive Plus III Universal SLP	4.94%	8.07%
55	0.18%	Standard Life Opportunity Universal Lifestyle Profile	8.18%	14.01%
45	0.18%	Standard Life Opportunity Universal Lifestyle Profile	8.18%	14.01%
25	0.18%	Standard Life Opportunity Universal Lifestyle Profile	8.18%	14.01%
55	0.18%	Standard Life Balanced Managed Universal Lifestyle Profile	5.56%	6.55%
45	0.18%	Standard Life Balanced Managed Universal Lifestyle Profile	6.45%	9.41%
25	0.18%	Standard Life Balanced Managed Universal Lifestyle Profile	6.45%	9.41%
55	0.18%	Standard Life Cautious Managed Universal Lifestyle Profile	4.26%	4.64%
45	0.18%	Standard Life Cautious Managed Universal Lifestyle Profile	4.26%	4.64%
25	0.18%	Standard Life Cautious Managed Universal Lifestyle Profile	4.26%	4.64%
55	0.18%	Standard Life Global Equity Universal Lifestyle Profile	6.52%	16.26%
45	0.18%	Standard Life Global Equity Universal Lifestyle Profile	6.52%	16.26%
25	0.18%	Standard Life Global Equity Universal Lifestyle Profile	6.52%	16.26%
55	0.18%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.56%	6.55%
45	0.18%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.45%	9.41%
25	0.18%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.45%	9.41%
55	0.18%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.26%	4.64%
45	0.18%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.26%	4.64%
25	0.18%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.26%	4.64%
55	0.18%	Opportunity Universal Lifestyle Profile	8.18%	14.01%
45	0.18%	Opportunity Universal Lifestyle Profile	8.18%	14.01%
25	0.18%	Opportunity Universal Lifestyle Profile	8.18%	14.01%
55	0.18%	MyFolio Managed II Universal SLP	3.76%	5.64%
45	0.18%	MyFolio Managed II Universal SLP	3.76%	5.63%
25	0.18%	MyFolio Managed II Universal SLP	3.76%	5.63%
55	0.18%	MyFolio Managed III Universal SLP	4.78%	8.06%
45	0.18%	MyFolio Managed III Universal SLP	5.14%	9.67%
25	0.18%	MyFolio Managed III Universal SLP	5.14%	9.67%

55	0.18%	Passive Plus III Universal SLP	4.58%	6.64%
45	0.18%	Passive Plus III Universal SLP	4.87%	7.99%
25	0.18%	Passive Plus III Universal SLP	4.87%	7.99%
55	0.28%	Standard Life Opportunity Universal Lifestyle Profile	6.60%	9.12%
45	0.28%	Standard Life Opportunity Universal Lifestyle Profile	6.60%	9.12%
25	0.28%	Standard Life Opportunity Universal Lifestyle Profile	6.60%	9.12%
55	0.28%	Standard Life Global Equity Universal Lifestyle Profile	6.63%	16.37%
45	0.28%	Standard Life Global Equity Universal Lifestyle Profile	6.63%	16.37%
25	0.28%	Standard Life Global Equity Universal Lifestyle Profile	6.63%	16.37%
55	0.28%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.37%	4.76%
45	0.28%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.37%	4.76%
25	0.28%	Standard Life Cautious Managed II Universal Lifestyle Profile	4.37%	4.76%
55	0.28%	Standard Life Cautious Managed Universal Lifestyle Profile	4.37%	4.76%
45	0.28%	Standard Life Cautious Managed Universal Lifestyle Profile	4.37%	4.76%
25	0.28%	Standard Life Cautious Managed Universal Lifestyle Profile	4.37%	4.76%
55	0.28%	Standard Life Balanced Managed II Universal Lifestyle Profile	5.61%	6.69%
45	0.28%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.45%	9.57%
25	0.28%	Standard Life Balanced Managed II Universal Lifestyle Profile	6.45%	9.57%
55	0.28%	Standard Life Balanced Managed Universal Lifestyle Profile	5.61%	6.69%
45	0.28%	Standard Life Balanced Managed Universal Lifestyle Profile	6.45%	9.57%
25	0.28%	Standard Life Balanced Managed Universal Lifestyle Profile	6.45%	9.57%
55	0.28%	Opportunity Universal Lifestyle Profile	6.60%	9.12%
45	0.28%	Opportunity Universal Lifestyle Profile	6.60%	9.12%
25	0.28%	Opportunity Universal Lifestyle Profile	6.60%	9.12%
55	0.50%	+ Lifestyle Profile	6.79%	9.76%
45	0.50%	+ Lifestyle Profile	6.79%	9.76%
25	0.50%	+ Lifestyle Profile	6.79%	9.76%
55	0.50%	+ II Lifestyle Profile	6.79%	9.76%
45	0.50%	+ II Lifestyle Profile	6.79%	9.76%
25	0.50%	+ II Lifestyle Profile	6.79%	9.76%

Important Information on the Investment Returns

The fund names marked with an + are redacted as they are for the sole use of the employees of specific participating employers in the scheme and it is not appropriate to disclose their name in a publicly available document. If you are an employee of one of these employers the full fund names are available to you via your employers dedicated pension micro site and relevant pension scheme documentation.

Source: Standard Life. All returns shown are cumulative performance using an annual geometric average, with gross income reinvested unless otherwise stated. Fund returns are net of all transaction costs and charges, adjusted for any scheme specific rebates or employer variations.

* Fund returns noted as "n/a" indicate where fund performance is not available for the specified performance period. This is typically as a result of the fund launching during the specified performance period.

Remember that past performance is not a guide to future returns.

The charging structure applicable to Standard Life's schemes mean that the above Net Investment Returns are applicable to a saving profile of a one off lump sum of £10,000 (as suggested in the guidance) as well as any other premium variations, and do not vary by member age.

The figures run up to and including the year end date based on industry standards.

In addition to the above points, Lifestyle profile Investment Returns have additional important information outlined below:

Where the age shows 55 years old, the 5 year returns are from age 55 to age 60, assuming NRD 65.

Where the age shows 55 years old the 1 year returns are from age 59 to age 60, assuming NRD 65.

Net Investment Returns have been produced for lifestyle profiles. As you get closer to retirement, we automatically move your money into funds that are usually lower risk. The values shown in the tables have been calculated using an annual weighted average approach. This calculation uses the component fund's Net Investment Returns and reflects the automatic movement between funds. We have assumed a retirement age of 65 years' old.