



PRE-AUTHORIZED CHEQUE (PAC) AGREEMENT

NAME OF BANK DEPOSITOR (as shown on bank records)
BANKING DETAILS (please attach a specimen cheque and complete a separate Agreement for each bank account)
Bank Transit No. Account No. Draw Date Requested
Bank Name
Address (Street/City/Prov.) Postal Code

A. NEW AGREEMENT (Complete a separate Agreement for each product line) Life Savings Payor Client No.
The undersigned request that the premium/deposit for each policy/contract listed below be paid under this PAC Agreement in accordance with the conditions set out on the reverse side.
Owner Policy/Contract Number
Life Amount: Savings Amount:
Premiums (s) \$ CAF Deposit Loan Repayment ICA/IIA Deposit \$
Total PAC Draw: Total PAC Draw:

B. ADDITION (must be same product line and Payor Client Number) or DELETION to an existing AGREEMENT
The undersigned request that the premium/deposit for each policy/contract listed below be added to/deleted from the existing PAC Agreement:
Add Delete Payor Client No. PAC Draw Date: Eff. Date:
Owner Policy/Contract Number
Life Amount: Savings Amount:
Premiums (s) \$ CAF Deposit Loan Repayment ICA/IIA Deposit \$
Total PAC Draw: Total PAC Draw:

C. ALTERATION/CHANGE to an EXISTING AGREEMENT The undersigned request that the following changes be made to the PAC Agreement:
Payor Client No. PAC Draw Date: Eff. Date:
Increase Decrease
draw amount to that indicated for policy/contract No.
Change banking details as indicated above or on the attached specimen cheque.
Change Draw Date as indicated above.
Terminate the PAC Agreement.
Indicate below the PACA amount after the increase/decrease and the total PAC draw amount.
Life Amount: Savings Amount:
CAF Deposit ICA/IIA Deposit \$
Loan Repayment FPDA Deposit
Other (Specify)
Total PAC Draw: Total PAC Draw:

Signed at this day of 20
Depositor Owner (if different from Depositor)
Additional Signature (where necessary)
Completed at Branch On Behalf of Depositor

PC 2010B-03-2001

PRE-AUTHORIZED CHEQUE
(PAC) AGREEMENT CONDITIONS

I authorize Standard Life to make monthly withdrawals against the financial institution listed on the reverse, or on the attached specimen cheque, or any other account at any financial institution subsequently designated by me. I further authorize such financial institution to deal with these withdrawals as though they were signed by me.

It is understood and agreed that:

1. The first premium/deposit due on each policy/contract under this Agreement must be paid independently.
2. Unless otherwise requested, such withdrawals for Life policies shall be made on the monthly due date of the policy, or for Savings products on the monthly draw date. If more than one policy/contract is included in this Agreement, then one combined withdrawal shall be made on the earliest monthly due date or draw date, as applicable. Withdrawals will not be made on the 29th, 30th or 31st of any month.
3. Standard Life requires at least 10 days' written notice to process any alteration or change to this Agreement.
4. This Agreement may be terminated by Standard Life or me upon 10 days' written notice.
5.
 - a) Upon termination of this Agreement for Life products, the mode of premium payment will automatically be altered to yearly. The proportionate balance of yearly premium due to the next anniversary of each policy will become immediately payable.
 - b) Upon termination of this Agreement for an Ideal Capital Accumulator contract, any amounts already deposited will remain on deposit until the Annuity Commencement Date, provided the Contract Value of any Fund meets the minimum requirement for that Fund. Should the Contract Value of a Fund be below the minimum when deposits are discontinued, Standard Life reserves the right to transfer it to another Fund. For any other savings contract, the terms and conditions of the contract will govern the rights and obligations of the parties thereto.
6. Premiums/deposits made under this Agreement are subject to the provisions of the policies/contracts.
7. If, for any reason, a withdrawal made against my account is not honoured, Standard Life reserves the right to charge a fee for handling these returned items.