



## Delta Discounted Trust Account

### *Charges and Fees*

This document should be read in conjunction with the 'Delta Discounted Trust Account Client Guide' (reference 6238), 'Delta Discounted Trust Account Key Features' (reference 6500) and your personal illustration.

	Initial establishment charge (option 1)	Establishment charge taken over five years (option 2)								
<b>Allocation rate</b>	The allocation rate is 100%.	The allocation rate is 100%.								
<b>Establishment charge</b>	The establishment charge is 1% of the premium paid.	An establishment charge is deducted monthly from the account over five years.  <table border="0"> <tr> <td><b>Premium amount</b></td> <td><b>Establishment charge</b></td> </tr> <tr> <td>up to £24,999.99</td> <td>0.038%</td> </tr> <tr> <td>£25,000 to £49,999.99</td> <td>0.021%</td> </tr> <tr> <td>£50,000 or more</td> <td>0.013%</td> </tr> </table>	<b>Premium amount</b>	<b>Establishment charge</b>	up to £24,999.99	0.038%	£25,000 to £49,999.99	0.021%	£50,000 or more	0.013%
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<b>Early cash-in</b>	There is no early cash-in charge for this option. However any outstanding fees will be deducted.	Any outstanding establishment charges and outstanding fees are taken before the payment of proceeds.								
<b>Administration fee</b>	An administration fee of £114.75 is taken on the commencement of the account then each year on the policy anniversary.									
<b>Fund management charges and expenses</b>	The fund management charges will vary depending on the fund(s) chosen and are allowed for in the unit price. Please refer to our website ( <a href="http://www.canadalifeint.com">www.canadalifeint.com</a> ) for details of the Core range of funds.									
<b>Adviser charges</b>	An initial adviser charge can be taken.  An ongoing adviser charge can be taken as a percentage of the policy value, calculated and paid quarterly, half yearly or yearly. This charge will be deducted from the policy value and apportioned evenly across all policies. During the first and final account quarters this will be deducted on a pro-rata basis.  Alternatively the adviser charge can be paid monthly, quarterly, half yearly, yearly as a monetary payment.									
<b>Fund adviser fee</b>	An amount may be taken from your account on a quarterly basis in arrears for payment as a fee to your nominated fund adviser (if applicable) but payments will not be taxable as a partial surrender and will not impact your deferred allowance, or give rise to a chargeable gain. The fund adviser fee may be subject to VAT. The fee is paid on a pro-rata basis in the first account quarter.									
<b>Other account fees</b>	A valuation will be sent to you each year. Additional valuations are charged at £15.00 for each valuation. A statement providing details of all transactions is also available for a charge of £20.00 for each statement.									
<b>Payments from the account</b>	There is no charge providing payment is made direct to a bank account by BACS. There may, however, be dealing charges incurred on the account in connection with the sale of assets to which benefits are linked. If another payment method to a UK bank is required, a charge of £16.50 will be made for each payment in addition to any third party charges.									

Please note that Canada Life International Limited (CLI) may vary its charges and fees in line with inflation or to reflect other changes in the costs of administering and managing the account. These changes in costs may be due to external costs to CLI or changes in tax, regulation or law increasing the underlying cost of administering the account.


Any future increases in charges and fees will be published on our website – [www.canadalifeint.com](http://www.canadalifeint.com)

For accounts denominated in currencies other than sterling, any fees and charges will be levied in the appropriate foreign currency. All charges are reflected within your personal illustration.



Canada Life International Limited, registered in the Isle of Man no. 33178. Registered office: Canada Life House, Isle of Man Business Park, Douglas, Isle of Man IM2 2QJ. Telephone: +44 (0) 1624 820200 Fax: +44 (0) 1624 820201 [www.canadalifeint.com](http://www.canadalifeint.com) Member of the Association of International Life Offices.

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