

Investment and estate planning
service charter



CanTrust Wealth Preservation Europe Account

Offshore estate planning solutions
designed for you



Canada Life
International Assurance (Ireland)

Investment and estate planning service charter

Our commitment to you

To illustrate our commitment to service excellence for **Premiere Europe and Premiere Europe Discounted Trust Account**, we operate to high service standards. We believe we are the only Irish product provider to publish and back our service standards with a no-quibble, non-performance penalty system. If we don't keep our promises, we will pay either the client or the adviser.

Requests and transactions	Service standard	Non-performance penalty	Payable to the Professional adviser	Payable to the client/ trustees
Personal illustration requests	Standard requests received by 12 noon will be despatched the same day. Standard requests received after 12 noon will be despatched the next working day.	£50	✓	
Policy/Account issue	Original acceptable applications received with cleared premiums on any working day will have the premium invested within two dealing days. Provided that Canada Life International Assurance (Ireland) DAC (CLIAI) has all the necessary documentation, policies can be issued the day following the investment. In the event of incomplete applications, policies will be issued on receipt of the outstanding items as defined by CLIAI in the Acknowledgement Notice.	£50	✓	
Policy documents	Policy documents will be despatched to professional advisers within two working days of issue.	£50		✓
Dealing instructions	For transactions in funds offered by third party fund managers and for securities traded on approved stock exchanges which are acceptable to CLIAI (policy provisions permitting), all instructions received by 12 noon will be placed before the close of business on that day. For funds which are not priced daily, deals will be placed at the next available price. All instructions received after 12 noon will be placed by 12 noon on the next business day.	£50		✓
Regular withdrawals	Payment by electronic means will be sent to your bank (providing we have current bank account details) within 24 hours. Payment by cheque will be sent within three working days. Note: for funds which are not priced daily, proceeds will be despatched within the same timescales of the next available dealing day. Debit interest will be charged on withdrawals paid before receipt of sales proceeds.	£50 plus interest at a rate equal to the current UK Bank of England base rate calculated daily will be paid on the withdrawal amount for every day late after three working days.		✓

Requests and transactions	Service standard	Non-performance penalty	Payable to the Professional adviser	Payable to the client/ trustees
<p>Full surrenders/ Partial surrenders/ Ad hoc adviser charges</p>	<p>Proceeds will be dispatched within three working days of receipt of a properly completed full surrender/ withdrawal form and receipt of all of the proceeds from the relevant investment houses and/or stockbrokers providing all documentation held on file meets with providing all documentation held on file meets with our regulatory requirements.</p> <p>In relation to nominee accounts, payment will be made upon receipt of full payment of proceeds and settlement notification from the nominee.</p>	<p>£50 plus interest at a rate equal to the current UK Bank of England base rate calculated daily will be paid on the withdrawal amount for every day late after three working days.</p>		✓
<p>Death claims</p>	<p>Once it has been fully satisfied that the claim is in line with the policy provisions and all requested documentation has been returned, then the sum assured or sum agreed to be paid within three working days of receipt of the proceeds from the relevant investment houses and/or stockbrokers.</p> <p>In relation to nominee accounts payment will be made upon receipt of full payment of proceeds from the nominee.</p>	<p>Interest on the amount payable, at a rate equal to the current UK Bank of England base rate calculated daily, will be paid for every day late after three working days.</p>		✓
<p>Initial charge payments</p>	<p>Initial adviser charge payments may only be paid to those professional advisers who have completed a terms of business agreement and have been offered terms of business by CLIAI. Payments are subject to a minimum of £25 and amounts under £25 will be retained until they exceed the minimum criteria.</p> <p>Payment by electronic means will be sent to the relevant bank (providing we have current bank account details) within 24 hours of policy/account issue.</p>	<p>Interest on the outstanding amount, at a rate equal to the current UK Bank of England base rate calculated daily, will be paid for every day late after three working days.</p>	✓	

Guidance notes to the service charter

Professional advisers

Professional advisers must have valid Terms of Business with CLIAI in order to receive payment of non-performance penalties.

Policy/Account issue

For an investment or an estate planning policy/account to be issued the following must be received:

1. Completed application form that has all questions and relevant sections completed and all declarations signed and dated.
2. Receipt of cleared premium. For a stock transfer receipt of premium is considered to be receipt of confirmation (in a form that is satisfactory to CLIAI) that the stock is registered in the name of Canada Life International Assurance (Ireland) DAC.
3. All anti-money laundering and due diligence requirements have been satisfactorily met. For trustee investments, all parties should be considered. For corporate and corporate trustees' investments, additional requirements are necessary. Please refer to the CLIAI 'Anti-money laundering quick guide' (reference ID6912) for further details.

Full surrenders/Partial surrenders/Withdrawals/ Adviser charges

For CLIAI to make a full surrender, partial surrender or a withdrawal a properly completed original 'Surrender/Withdrawal Form' (reference CLIA6) is required. To facilitate an adviser charge payment a properly completed original 'Starting or changing adviser charge payments (including single/ad hocs)' (reference CLIA33) is required. These forms must be signed by all policyholders/trustees.

Please note that CLIAI reserves the right to temporarily withdraw these service standards on bulk transactions linked to distribution on a suspended asset.

Death claims

For CLIAI to pay the proceeds of a death claim a properly completed original claim form is required which must be signed and dated by all claimants. The claim must be supported by proof of death satisfactory to CLIAI and delivery of all satisfactory suitably certified documentation relating to the title of the claimants.

Terms of Business

Business will only be accepted upon receipt of a fully acceptable Terms of Business application form. Adviser charge payments will only be paid after CLIAI has received the completed, signed, dated and fully acceptable original Terms of Business application form.

Dealing instructions

Where a series of bulk deals are received, from a particular fund adviser for their range of clients, CLIAI reserves the right to temporarily withdraw the service standard and agree an acceptable and appropriate set of standards at the time. In order to help with this process previous notice will be required. This is necessary in order to not adversely affect any other policyholders who are dealing at the same time.

Suspended funds and deferred funds/holdings

CLIAI does not accept responsibility for delays caused on transactions relating to suspended assets or deferred funds/holdings.

Delivery

Please allow at least 72 hours for post to reach destinations within the European Union. Whilst CLIAI will take all reasonable steps to make sure that it uses the most appropriate carrier, it cannot accept responsibility for any delay of documents caused by postal services or courier firms.

Receipt

All references to receipt of documentation is to CLIAI's registered office or such other place that CLIAI shall appoint.

Other

CLIAI reserves the right to review and/or withdraw its service standards and non-performance penalties.

Should CLIAI have to invoke its business continuity plan at any time then this investment and estate planning service charter will be suspended until normal service resumes.

CLIAI does not accept responsibility for delays caused by third party external systems.

All times shown are the local times in Ireland or the location of a nominated service provider. Working days are based on working days in Ireland and on the Isle of Man.

CLIAI reserves the right to request additional up to date anti-money laundering requirements. Please see the CLIAI 'Anti-money laundering quick guide' (reference ID6912) for further details.



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International Assurance (Ireland)

For further information about Canada Life International Assurance (Ireland) DAC, please visit www.canadalifeinternational.ie or call us on +44 (0) 1624 820200.

Canada Life International Assurance (Ireland) DAC, registered in Ireland no. 440141. Registered office: Irish Life Centre, Lower Abbey Street, Dublin 1, Ireland Telephone: +44 (0) 1624 820200 Fax: +44 (0) 845 674 0804 www.canadalifeinternational.ie Member of the Association of International Life Offices.

Canada Life International Assurance (Ireland) DAC is authorised and regulated by the Central Bank of Ireland.



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