

Pension Consolidation – six good reasons to use The Retirement Account

Consolidation allows clients to house their pensions conveniently under one roof, save on costs, and ensure their investments remain appropriate to their personal circumstances.

The Retirement Account is a seamless modern pension solution built for life, designed to meet consumer needs in the light of pension freedoms, which can provide certainty and flexibility in one package. There are six good reasons why TRA is an ideal pension consolidation vehicle for your clients:

1

A seamless pension solution built for life

- A simple, low cost, adaptable solution allowing you to consolidate funds, accumulate pension savings and take income or lump sums by seamlessly moving into drawdown or annuity when the time is right.
- Suitable for the majority of pension clients, at all life stages.

4

One simple, competitive charging structure

- TRA applies a simple tiered charging structure across all investments, and flexible adviser fees including initial, ongoing and ad-hoc options.
- The cash account allows you to manage any adviser charge or fees agreed with your clients.

2

Wide investment choice with two distinct ranges

- A broad selection of single and multi-asset insured funds selected and monitored in conjunction with Square Mile Investment Consulting & Research.
- A low-cost, governed, in house core range of insured, multi-asset active and index funds.
- Auto-rebalance funds.
- Select funds from anywhere in the range with complete freedom.

5

Award winning service and technical support

- You and your client will be supported by our 5 star award winning, UK based servicing team.
- Our expert technical services team will be on hand if you need them, and you'll receive personal face-to-face or telephone account management.

3

Guaranteed income – alongside drawdown flexibility

- TRA is unique in enabling a true blend of guaranteed lifetime income and drawdown coupled with a robust investment proposition.
- Guaranteed income can be retained within the PPP wrapper to enable greater control and flexibility of taxable income and death benefits.

6

Canada Life financial strength and market commitment

- Consolidate with confidence – TRA is designed for life and we'll be with you and your client on every step of the journey.
- Canada Life has strong credit ratings from the major rating agencies, and our UK heritage dates back to 1903.
- Be assured that it is our intention to adapt and enhance TRA to suit future needs, legislation and regulation where possible.

To find out more call us on 0800 912 9945 or email sales.ra@canada-life.co.uk

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