

The Retirement Account

At a glance

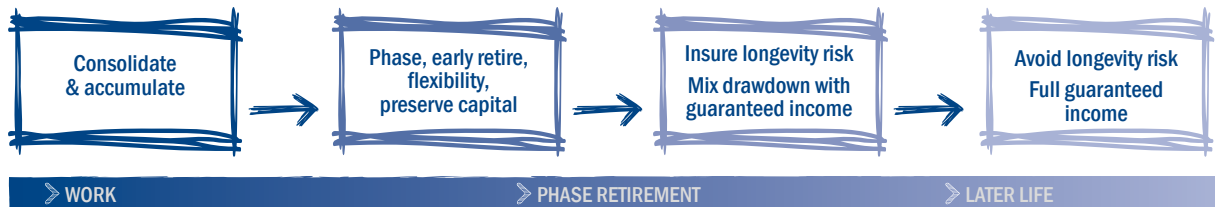


The Retirement Account is a pension and retirement solution designed specifically for its flexibility to adapt to a client's evolving needs, whatever stage of life they're at. It's unique in enabling a true blend of guaranteed income and drawdown coupled with an extensive investment proposition within one Personal Pension Wrapper.

This solution is simple, low cost and allows clients to consolidate funds, make regular contributions, accumulate pension savings and seamlessly move into drawdown or access guaranteed income when the time is right.

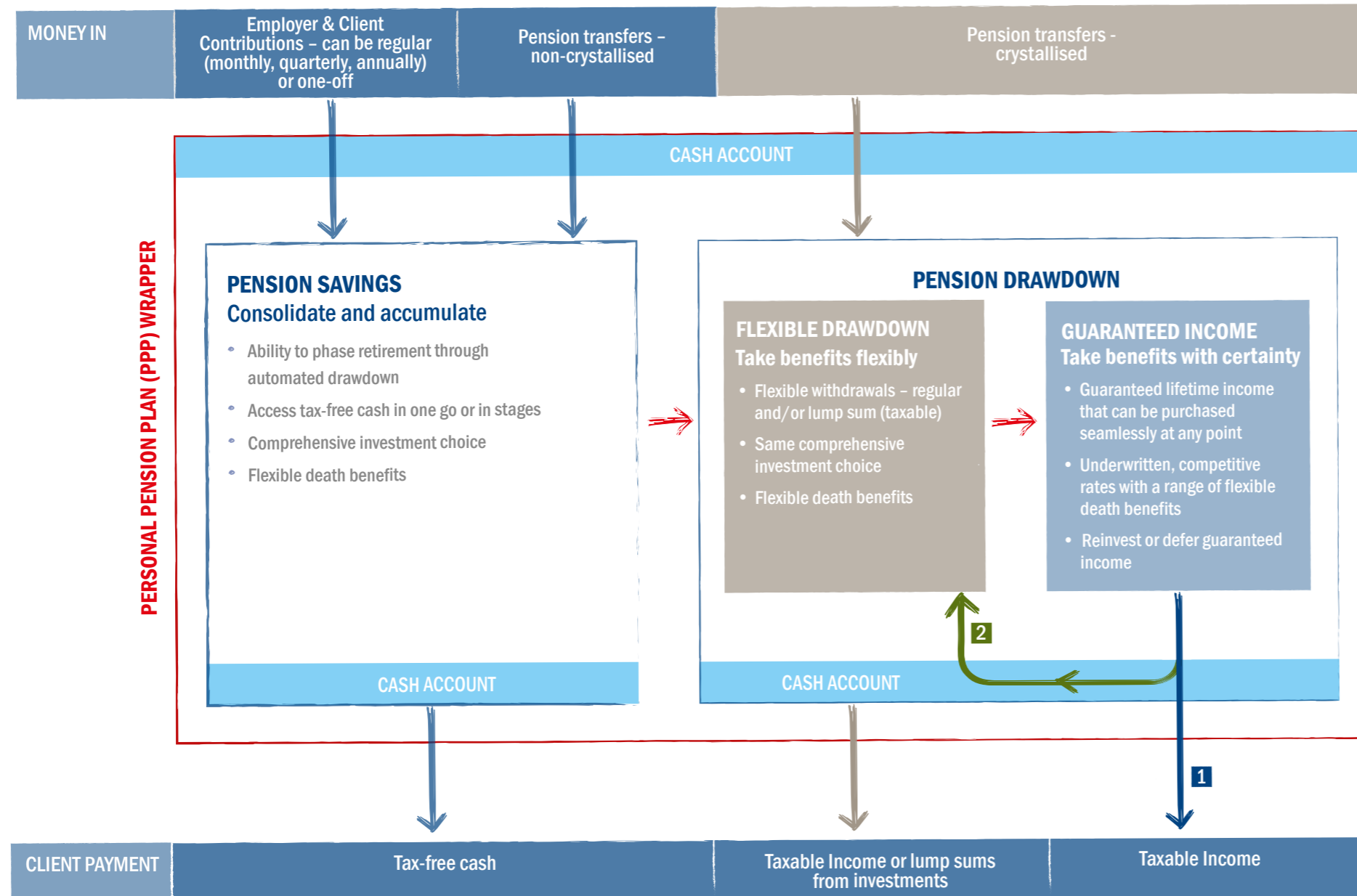
The guaranteed income element provides potential tax advantages. If income is no longer required, it can be retained within the tax wrapper with no tax payable until the income is withdrawn. In addition, on death after age 75, beneficiaries can maintain control of benefits, which allows them to manage income in the most tax-efficient way.

It's suitable whether clients are still working, close or at retirement. All backed by the financial strength, 5 star service and technical expertise of Canada Life.



The Retirement Account

How it works



With guaranteed income, you can:-
1 Take income (taxable)
2 Reinvest income*

* Guaranteed income can be seamlessly reinvested in Pension Drawdown through any of our investment solutions or left in the cash account. No tax payable until the income is paid out.

The Retirement Account has a robust investment proposition which boasts a broad range of funds covering all the main asset classes together with the ability to auto-rebalance.

THE FUND RANGE

CORE	<ul style="list-style-type: none"> A range of low cost, insured, ready made, diversified funds Risk-Targeted and Risk-Managed multi-asset options Investment expertise & governance through Canada Life Investments Active & Passive funds available Protected fund offering a degree of security from the ups and downs of the stock market Commercial Property Fund
GOVERNED	<ul style="list-style-type: none"> A broad selection of active single & multi-asset insured funds A range of single strategy passive funds from Vanguard Governance, monitoring and maintenance of the range is carried out in conjunction with Square Mile Investment Consulting and Research Well researched funds from established investment houses

- Funds can be selected from any part of the range
- Same product charges apply across the fund range
- Auto-rebalancing – monthly, quarterly, annually or on an ad-hoc basis
- Different fund choices can be made for Pension Savings and Pensions Drawdown

PRODUCT CHARGES

• Annual account charge (tiered)

Up to 25K	Between £25k and £75K	Between £75k and £150K	Excess above £150K
0.60%	0.30%	0.20%	0.10%

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Service and Support

- 5 star service from a UK based customer support team
- Technical support is provided by Canada Life's specialist team:
 - Dedicated to supporting advisers and paraplanners
 - Technical education through webinars, videos, notes and articles
- Our sales team will be happy to support you face to face or over the phone:
 - Provide technical support or regulatory guidance
 - Case consult
 - Highlight solutions based on your individual client needs and business model
 - Keep you informed about market developments

Contact us

Call: 0800 912 9945

Email: sales.ra@canada-life.co.uk

Web: www.canadalife.co.uk/adviser



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