

Select Account Discounted Gift Trust (DGT)

Fast Facts

The discounted gift trust (DGT) option under the Select Account allows you to carry out inheritance tax planning whilst still having access to fixed regular payments.

The Select Account DGT is:

A whole of life onshore bond



Intended for medium to long term investing



Can be held in up to

999

individual policies with minimum **£1,000** per policy

Investing into The Select Account DGT

Policyholders:

- Minimum age 18
- No discount is offered if 90 or over

Minimum age

18

Lives Assured:

- Up to four lives assured
- No maximum age
- Cannot be you or your spouse/civil partner



Investing your money:

- Minimum premium

£25^k

Accessing your money

Withdrawals

During your lifetime you can receive **fixed** regular payments:

- ✓ Monthly
- ✓ Quarterly
- ✓ Half yearly
- ✓ Yearly



Once set up, these payments cannot be stopped or changed

After your death

The fixed regular payments will cease. The trustees will then manage the bond for the beneficiaries. Under a discretionary trust the trustees have the following options:

- ✓ surrender the whole account in one go
- ✓ surrender individual policies when needed
- ✓ receive regular ad hoc withdrawals

IHT Planning



Where you can invest?

150+ Funds

A carefully selected range of competitively priced funds from our investment partners around the globe

Risk Target Managed

Managed volatility through asset allocation

- ▷ Managed 0% - 35%
- ▷ Managed 20% - 60%
- ▷ Managed 40% - 85%

Risk Profiled

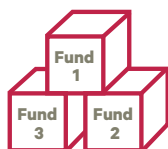
Portfolios managed to maintain a consistent level of risk

Canada Life Investments Portfolio Funds range



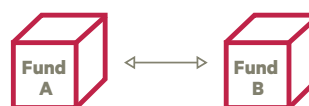
Phased investment

Drip feed your money into your preferred funds



Free unlimited switching

Change funds as often as you like with no charges



How much would you pay?

Charges

Monthly management charge based on the value of the investment

Fund value	Per annum
£25,000	0.6%
£50,000	0.49%
£100,000	0.42%
£200,000	0.37%
£300,000	0.35%



The investment Management Charge varies depending on your fund selection

For more information speak to your professional adviser

Why Canada Life?

Financial Strength

5-STAR
AKG Rating

Service Charter

Our award-winning service is built on our unique service charters.

WINNER
Investment Life & Pensions
Moneyfacts
Awards 2020
Best Investment Bond Provider

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