

Guide to anti-money laundering and preventing the financing of terrorism

Canada Life International Limited
Canada Life International Assurance (Ireland) DAC

This guide is based upon Canada Life International Limited's and Canada Life International Assurance (Ireland) DAC's understanding of Isle of Man and Ireland's Anti-Money Laundering and preventing the financing of terrorism regulations applicable to all Isle of Man and Ireland life insurers; which is subject to change. We will be happy to provide further guidance if necessary and can be contacted on **+44 (0) 1624 820200**.

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1. Background – why do we require customer due diligence (CDD)?

Isle of Man Financial Services Authority (IOMFSA)

The Isle of Man Financial Services Authority (IOMFSA) sets out the requirements of Isle of Man authorised insurers within the Insurance (Anti-Money Laundering) Regulations 2008 (the regulations), Anti-Money Laundering and Countering the Financing of Terrorism Code 2019, Guidance notes on Anti-Money Laundering and Preventing the Financing of Terrorism (the guidance notes). The IOMFSA regulates all Isle of Man Insurance Companies, all of whom are required to fully comply with the regulations and guidance notes.

Central Bank of Ireland (CBI)

The requirements for insurers authorised in Ireland are set out in the Criminal Justice (Money Laundering & Terrorist Financing) Act 2010 as amended by the Criminal Justice (Money Laundering & Terrorist Financing) Act 2018. Irish Insurance Companies are required to fully comply with all applicable regulations.

In order to satisfy their regulatory requirements, Canada Life International Limited (CLI) and Canada Life International Assurance (Ireland) DAC (CLIAI) are obliged to make sure that they comply with the regulations and guidance notes. The regulations have the force of secondary legislation and are the mandatory minimum which Isle of Man and Ireland Insurance Companies are required to meet.

For the avoidance of doubt, it should be noted that Isle of Man and Irish anti-money laundering law requirements differ from those of the United Kingdom (UK) and can, in some cases be more stringent.

What is the aim of this guide?

The aim of this guide is to provide help to introducers so that appropriate information and evidence can be obtained at outset. If you are uncertain of the requirements, please do not hesitate to contact us for guidance in advance of submitting applications for business.

The IOMFSA and the Isle of Man Government along with the CBI and the Government of Ireland are keen to stress that it is in all our interests that the Isle of Man and Ireland remain synonymous with financial excellence and best business practice.

At claims stage, identification documents will be reviewed and up to date documentary evidence of identity and address may be required.

Please note, any business transactions with policies that have a foreign element may be subject to enhanced due diligence requirements.

Applicable to CLI contracts only:

Regular premium contracts with total yearly premiums below **£2,000.00** or **single premium of €2,500.00** (or sterling equivalent) **are exempt from the verification requirements**. Should the cumulative premium levels ever be increased to amounts over these limits, we will require appropriate documentary evidence of identity and address to be provided.

This waiver limit does not apply to cases deemed to present a higher level of risk to CLI, for example, politically exposed persons.

In addition, where the waiver limit is applied at outset, we reserve the right to request additional information at any point in the relationship.

2. Certification of documents

Ordinarily, CLI/CLIAI will require copy documents for verification of identity and address certified by an individual within an appropriately authorised introducer firm ('suitable certifier'). Such a firm must be authorised by a regulatory body in a country deemed to have equivalent anti-money laundering and terrorist financing legislation in place. Please refer to section 10 of this guide.

Alternative suitable certifiers include:

- an authorised representative of an embassy or consulate of the country which issued the document;
- a notary public, commissioner for oaths, practising lawyer or advocate, other formally appointed member of the judiciary (including a Justice of the Peace), registrar or other civil or public servant authorised to issue or certify copy documents or a serving police officer (must include badge number, station where currently based and station contact details).
- a regulated accountant; or
- regulated financial or credit institutions.

The certification must contain the following information:

- a statement to the effect that the document is a true copy of the original.
- For CLIAI cases only, if the document contains a photograph, please include certification that the photograph is a true likeness of the individual;
- full name and signature of the certifier (their name in block capitals underneath their signature); and
- contact details of the certifier (address, email, phone); and
- date of certification (must be recent, that is no more than six months old, unless an acceptable reason is given); and
- the capacity/position held within the company.

It is not necessary for the certification to be accompanied by a company stamp but CLI/CLIAI must be satisfied that the certifier is appropriately authorised to act as such and, in the case of certification from an appropriately authorised introducer firm, an individual employed by the introducer.

Please note the individual that is certifying the documents should be an independent third party unconnected to the policy.

3. CLI and CLIAI's use of third-party sources to verify identity and address

CLI/CLIAI may, in certain circumstances, use third-party databases to support the documentation supplied to verify a client's identity and residential address.

4. Verification of identity and address/additional requirements

Please note that all documents received will be checked to make sure that the details match those provided on the application form and that they have not expired. In addition, all documents must be the most recent available. The acceptance of any document is at our sole discretion.

(i) Personal applicant(s) and existing policyholders

Where the policy is to be owned by an individual, we will require verification of identity and address.

What documentation will be accepted as satisfactory evidence of identity?

We will require **one** of the following:

- (a) Current valid full passport – including signature and all reference numbers.
- (b) Current valid National Identity Card (bearing a photograph)
- (c) Current full driving licence, including photo

Identification documents that do not bear photographs or signatures, or are easy to obtain, are not normally appropriate as sole evidence of identity, such as birth certificate.

Where a reasonable explanation is offered as to why photo ID cannot be provided, we will accept **two** government-produced documents which clearly reference the individual whose identity is to be verified and contain a verifiable reference number unique to that individual. Both documents must be the most recently available. Where the individual's current residential address is clearly present on at least one of the documents, we will count that document as verification of residential address.

What documentation will be accepted as satisfactory evidence of address?

The document used should be the most recent available, bearing in mind the frequency of issue of the document (the maximum age for documents issued on a monthly basis should be three months unless an acceptable explanation is provided). The document should be one selected from the list below, and must include details of the applicant's current residential address. The same document cannot be used to verify both identification and address.

- (a) a utility, rates, or council tax bill. Mobile telephone bills are not acceptable as evidence of address;
- (b) a current driving licence (must show current address);
- (c) a state pension, benefit book or other government produced document showing reference number;
- (d) a tax assessment document;
- (e) an account statement from a bank or bank credit card. Statements featuring a "care of" or accommodation address are not acceptable. Non-bank cards, such as store cards, are not acceptable;
- (f) proof of ownership or rental of the residential address;
- (g) proof of payment for a PO Box service (which must also show the residential address), where the PO Box shown is also the correspondence address of the applicant for a business relationship; or
- (h) a mortgage statement;

- (i) a letter from the employer of the individual confirming the current residential address of the individual. Where the individual has accompanied a partner or spouse on a work assignment or contract, an employer may confirm the address of a non employee where a relationship is detailed;
- (j) a letter from a bank located and regulated in a country that is deemed to have equivalent anti-money laundering and terrorist financing legislation in place and with whom the individual has a personal account which confirms the current residential address of the individual;
- (k) an original or certified copy utility bill sent to a PO Box or 'care of' address which references the residential address of the individual; or
- (l) a letter on letterhead paper from an officer or representative of a residential home, care, or nursing facility confirming that the address is the current residential address of the individual.

For Non English language documents please contact us for further detailed requirements.

Existing Policyholders

Unless previously obtained, verification of identity and address may be required where additional single premiums are received or if we are asked to make a payment to a beneficiary whose identity has not previously been verified to satisfy the current regulations and guidance notes.

Please note that this requirement will also apply at claims stage, and proceeds may not be paid until satisfactory documents verifying both identity and address of all policyholders and payees have been received.

(ii) Trustee applicants and beneficiaries

Please note that, unless we have already verified the identity of any beneficiary, we will be required to verify their identity before releasing payments should we subsequently be asked to make payments to or on behalf of any beneficiaries of a trust.

Where the applicant is a trustee of a **pre-existing trust**, CLI/CLIAI will require the following:

- (a) appropriate verification of identity and address of all trustees in accordance with the verification requirements for personal applicants or corporate applicants;
- (b) satisfactory evidence of proper appointment of the trustees (such as suitably certified extract of the deed of trust **and** any subsequent deeds of appointment);
- (c) details of the parties to the trust at the time of the application, that is:
 - the full name, current residential address, date of birth and nationality of the settlor. If the settlor is no longer living, we also require the date of death;
 - the full name, current residential address, date of birth and nationality of the protector if one has been appointed;
 - the full name, current residential address, date of birth and nationality of any additional trustees.
 - the full name, current residential address, date of birth and nationalities of the beneficiaries.

Please note, the identity of any trustee must be verified before they are allowed to exercise any control over the assets.

Where the policy is to be **assigned into trust**, (such as by way of one of the CLI/CLIAI trust forms) the requirements are:

- (a) appropriate verification of identity and address for all trustees in accordance with the verification requirements for personal applicants;
- (b) an explanation of the source or origin of the assets under the trust;
- (c) satisfactory evidence of the identity of the settlor and/or, where the monies are provided by a person other than the settlor, satisfactory evidence of the identity of that person;
- (d) details of the parties to the trust at the time of the application:
 - the full name, current residential address, date of birth and nationality of the settlor. If the settlor is no longer living we also require the date of death;
 - the full name, current residential address, date of birth and nationality of the protector if one has been appointed;
 - the full name, current residential address, date of birth and nationality of the beneficiaries.

(iii) Corporate applicants

For private limited companies, CLI/CLIAI will require the following:

- (a) a suitably certified copy of the certificate of incorporation or equivalent document;
- (b) evidence of the company's registered office, and if this is not the address on the application, satisfactory evidence that the applicant is using the address and the reasons for that address being used;
- (c) a list of all directors to include full names, dates of birth, residential addresses details, tax residency and associated tax reference number. Plus verification of the identity and address of at least two directors, one of whom must be an executive director;
- (d) a set of the latest annual report and accounts;
- (e) confirmation that the company has not been or is not in the process of being dissolved, struck-off, wound up or terminated (this can be confirmed on the application form);
- (f) a list of the officers from whom CLI/CLIAI may accept instructions and their specimen signatures in the form of a suitably certified signatory list (although their identity need not be verified);
- (g) for CLI, verification of identity of all persons with a beneficial interest of 25% or more of the partnership/business. For CLIAI, verification of identity of all persons who ultimately own or control the partnership/business or who own or control more than 25% of its shares.
- (h) for any complex corporate structures, a detailed structure chart.

For public companies listed on a recognised stock exchange, CLI/CLIAI will require the following:

- (a) a suitably certified copy of the certificate of incorporation or equivalent document establishing the registered number of the company or document of listing. If these details are not on this document, evidence of the company's registered office should be provided. If the registered office is not the address shown on the application, then CLI/CLIAI must be satisfied as to the reason for the difference;
- (b) confirmation that the company has not been or is not in the process of being dissolved, struck-off, wound up or terminated (this can be found on the application form); and

- (c) a list of the officer(s) from whom CLI/CLIAI may accept instructions and their specimen signatures in the form of a suitably certified signatory list (although their identity need not be verified). We will require evidence that the officer(s) so named are properly able to act on behalf of the company, that is a copy of the board resolution or other authority for any representative to act on behalf of the company in its dealings with CLI/CLIAI.

Please refer to us for guidance on other business or legal entities

5. Power of attorney

Where an applicant is acting under a power of attorney, CLI/CLIAI must make sure that the appropriate verification of identity and address is obtained for both the holder of the power of attorney and the person who has granted the power.

CLI/CLIAI must also be satisfied as to the existence of the power of attorney, and hold on file the reason for granting the power of attorney itself.

Please note, any reproduction (photocopy) of the original document must be suitably certified by a solicitor, notary or a stockbroker.

5a. Court of Protection

Where the policy is taken out as a result of a Court of Protection order, CLI/CLIAI will require:

- a certified copy of the applicable Court Order, containing details of the Patient and appointed Deputy;
- If the Deputy is acting in a professional capacity, identity requirements can be satisfied by confirming their professional status, through their trade or association body (i.e. print out from Law Society website). If that is not possible the requirements below apply.
- If the Deputy is acting in a personal capacity, we will require appropriate verification of identity and address, in accordance with the verification requirements for personal applicants.

6. Source of funds/Source of wealth

'Source of funds' (SOF) means the source of the money received by CLI/CLIAI as a premium. We can only accept premiums from the policyholder, regulated institution or legal entity acting on behalf of the policyholder.

'Source of wealth' (SOW) means the manner in which the applicant's overall wealth has been accumulated:

- CLI/CLIAI need to understand how the applicant has accumulated their wealth.
- This can sometimes necessitate obtaining documentary evidence of source of wealth.

Please refer to the matrix detailed overleaf for further details.

- We will need to obtain documentary evidence of the source of wealth based on total/ cumulative premium thresholds of £1 million single premium or £50,000 each year for regular premium or the euro/other currency equivalent.
- It may sometimes be necessary to obtain documentary evidence of the SOF/SOW for cases below those premium threshold levels due to other circumstances or other risk factors.
- The decision to obtain further evidence of source of wealth would be made using the information already held on file.

CLI and CLIAI's requirement in respect of source of wealth is determined using a risk based approach and we, therefore, may request additional information or documentation in order to meet our regulatory requirements.

We cannot commence or issue a policy until we are in receipt of appropriate evidence.

For certain cases we request additional information in the application form to understand a client's occupation and salary level. The client's occupation must be provided in all instances while salary level is only required where the stated source of wealth is any of the following, regardless of the premium size:

- Income from employment (salary / bonus payments)
- Pension Income
- Savings from employment
- Maturing Investments or Policy Claims
- Company / Share Sale

If the individual is retired, their last occupation and salary level should be inserted.

Description of Source of Wealth	Details required	Additional evidence required when premiums are equal to or above £1 million single or £50,000.00 a year regular.
Income from employment (Basic, regular salary, lump-sum bonus payments)	<ul style="list-style-type: none"> • Name of employer • Nature of employer’s business • Income received this year • Income received last year • Amount and date bonus payment was received (if applicable) <p>Additional information needed if the applicant retired less than five years ago:</p> <ul style="list-style-type: none"> • Last occupation • Date of retirement 	<p>Original or suitably certified copy of:</p> <ul style="list-style-type: none"> • A recent payslip showing salary or bonus payment; or • if self-employed, recent complete audited accounts; or • bank statements clearly showing receipt of most recent three months’ regular salary payments or bonus payment from named employer; or • a letter from the employer on company headed paper confirming salary or bonus payment; or • the applicant’s latest P60 or equivalent.
Pension income (Regular and lump-sum payments)	<ul style="list-style-type: none"> • Name of paying organisation • Frequency of income • Income received this year • Income received last year • Amount and date lump sum was received (if applicable) 	<ul style="list-style-type: none"> • An original or suitably certified copy of a recent pension statement showing amounts paid; or • an original, signed letter from a regulated accountant confirming the details.
Savings from employment income	<ul style="list-style-type: none"> • Name of employer • Nature of employer’s business • Employment income whilst saving • Name of organisation where the savings were accumulated • Period of time saved over • Total amount saved • Date amount was retrieved 	<ul style="list-style-type: none"> • An original or suitably certified copy of the bank or building society statement showing total amount saved; or • an original or suitably certified copy of the savings certificate showing total amount saved; or • an original, signed letter from the organisation confirming the total amount saved; or • an original, signed letter from a solicitor or regulated accountant detailing the savings accumulated.
Property sale	<ul style="list-style-type: none"> • Address of property sold • Length of time property was owned • Total sale amount received • Date sale was completed 	<ul style="list-style-type: none"> • An original, signed letter from the solicitor or regulated accountant involved in the sale confirming the details and amount received; or • an original, signed letter from the estate agent involved in the sale (if applicable) confirming the details and amount received; or • the original or suitably certified copy of the sale contract.
Maturing investments or policy claims	<p>Name of organisation where investment was held</p> <ul style="list-style-type: none"> • Length of time investment was held • Total amount reclaimed • Date of maturity/claim 	<p>Original or suitably certified copy of:</p> <ul style="list-style-type: none"> • A letter from the organisation, giving the details of the amount paid; or • the relevant chargeable event certificate.
<p>Please note this section is only to be used where the investment has been held for 5 or more years.</p>		

Description of Source of Wealth	Details required	Additional evidence required when premiums are equal to or above £1 million single or £50,000.00 a year regular.
Company/Shares sale	<ul style="list-style-type: none"> • Full legal name of the company/ shares sold • Company's country of registration • Nature of the company's business • Total value of sale • Share of total value received • Date of sale 	<ul style="list-style-type: none"> • An original, signed letter from the solicitor involved in the sale confirming details of the sale and the amount received; or • an original, signed letter from a regulated accountant confirming details of the sale and the amount received; or • original or suitably certified copies of the contract of sale and the bank statement clearly showing the amount received.
Inheritance/Gift	<ul style="list-style-type: none"> • Donor's name • Applicant's relationship to donor • Source(s) of donor's wealth • Date amount was received • Total amount received • Reason for gift 	<ul style="list-style-type: none"> • An original or suitably certified copy of the grant of probate (with copy of the will attached) showing the value of the estate; or • an original, signed letter from the solicitor involved in the case confirming details and the amount received; or • An original, signed letter from the donor confirming the details and amount of the gift; and • Original or suitably certified copy of the relevant documentary evidence for the donor's source(s) of wealth.
Loan	<ul style="list-style-type: none"> • Name of loan provider • Total amount borrowed • Date loan was taken out 	<p>Original or suitably certified copy of:</p> <ul style="list-style-type: none"> • The loan agreement; or • the last three most recent loan statements.
Lottery, betting or casino win	<ul style="list-style-type: none"> • Name of paying organisation • Description of win • Date of win • Total amount won • Date amount won was received 	<ul style="list-style-type: none"> • An original, signed letter from the paying organisation confirming the details of the win and the amount received; or • an original or suitably certified copy of the bank statement, showing amount clearly being received from paying organisation.
Compensation claim / Divorce settlement	<ul style="list-style-type: none"> • Name of compensation payer • Reason for payment • Total compensation received • Date amount was received 	<ul style="list-style-type: none"> • Original or suitably certified copy of a letter or Court Order from the compensating body; or • an original, signed letter from the solicitor involved in the case confirming details and the amount received.

Description of Source of Wealth	Details required	Additional evidence required when premiums are equal to or above £1 million single or £50,000.00 a year regular.
<p>Other, regular unearned income Only applicable to regular premium applications</p>	<ul style="list-style-type: none"> • Nature of income • Name of paying organisation • Frequency of income • Amount received at each interval • Total amount accumulated • Date total amount was accumulated 	<ul style="list-style-type: none"> • An original, signed letter from a regulated accountant confirming the details; or • original or suitably certified copies of appropriate supporting documentation.
<p>Company profits Only applicable to corporate applications</p>	<ul style="list-style-type: none"> • Full legal name of the company which created the profit • Company's country of registration • Operating address of the company • Nature of the company's business • Total amount of annual profit • Financial year in which profits arose 	<p>Original or suitably certified copy of:</p> <ul style="list-style-type: none"> • The company's relevant audited accounts.

7. Politically exposed persons (PEPs)

The IOMFSA & the CBI's guidance notes define politically exposed persons (PEPs) as:

'Individuals or legal entities who are, or have been, entrusted with prominent public functions', who 'may expose an insurer to significant reputational and/or legal risk.' Such persons would include:

- Heads of state or heads of government, and their deputies
- Members of the executive branch of government (such as ministers)
- Members of the legislature (such as Members of Parliament or members of the House of Lords)
- Members of the judiciary
- Senior civil servants
- Members of the courts of auditors (such as those of the National Audit office)
- Board members of central banks (such as the UK Bank of England)
- Diplomatic representatives (such as ambassadors or consulate officials)
- Chargé d'affairs
- Board members of government executive agencies (such as the UK's DVLA)
- Board members of national supervisory bodies (such as Ofcom)
- Board members of state run/owned organisations (such as English Heritage)
- Board members of state-run/owned companies (such as the BBC)
- Political party officials (such as chairman or treasurers)
- Trade union officials
- High-ranking officers in the police
- High-ranking officers in the intelligence services
- High-ranking officers in the armed forces
- Mercenaries or employees of private military companies (PMCs)
- Leading religious ministers or clerics
- A director, deputy director or member of the board of, or person performing the equivalent function in relation to, an international organization.
- Employees of mining or commodity industries
- Employees of arms/weapons industries
- Members of the court of arbitrators (such as the London Court of International Arbitration - LCIA)

It may be deemed necessary to obtain further information in order to accept business from such applicants.

8. Additional investments

When additional investments (top ups) are received, it is necessary to review the existing verification of identity and address for the policyholder(s) to make sure that the documentation received meets with the current requirements. We must also obtain satisfactory information/documentation relating to the source of funds/wealth for each additional investment.

9. Existing clients

Similarly, when a new application is received for an existing client it is necessary to review the current documentation to determine if CLI/CLIAI hold appropriate verification of identity and address for the applicant.

Top-ups, changes of ownership, full surrenders and policy maturities

When any of the following events take place, CLI/CLIAI are required to review the existing documentary evidence held to verify the identity of the policyholders to ensure that the documentation received meets with the current regulatory requirements:

- An application to make an additional investment (top up) is received;
- notification of a change of policy ownership has been received;
- a fund maturity or a full surrender;
- a trustee has been added or replaced; or
- payment has been requested to be made to a beneficiary whose identity has not previously been verified.

Where it is found that documentation is missing, incomplete or does not meet the current regulatory requirements, CLI/CLIAI must obtain the appropriate documentary evidence to meet these requirements.

Cooling-off/cancellation periods

Should a policyholder exercise their right to cancel an additional investment (top-up) during a cooling off (or 'cancellation') period, CLI/CLIAI will return the monies to the originating account by electronic means.

Payments to beneficiaries of Trusts

Please note that, where a payment is requested to be made direct to the beneficiary of a Trust, CLI/CLIAI will be required to verify the beneficiary's identity before releasing payment.

Powers of Attorney

Where a policyholder has granted a power of attorney, CLI/CLIAI are also required to verify the identity of each client acting as attorney, as well as understand the reason the power of attorney was granted and obtain evidence of the existence of the power of attorney document.

Please note that any copy of a UK power of attorney document provided as evidence of existence must be certified by either a notary, solicitor or stockbroker. Any copies of power of attorney documents from other jurisdictions will need to be certified by notary licensed in that jurisdiction. No other copies will be accepted.

Changes to the controllers and beneficial owners of policyholders who are incorporated or unincorporated entities

Where a controller (for example, a director or partner) or beneficial owner (for example, a shareholder or member) of a policyholder whose identity has previously been verified is replaced, the identity of their replacement must be established and documentary evidence to verify their identity received before they are allowed to exercise any control over the assets.

Clients connected to the United States of America

CLI/CLIAI is not permitted to form business relationships with policyholders who are resident in the US, hold US citizenship (whether or not in conjunction with other citizenships), or hold a US passport or Green Card.

If any of the proposed policyholders have a US connection, please contact us to discuss the implications before submitting an application form, deed of assignment or pro-forma Trust deed.

10. List of countries for certification purposes

The list below documents the countries referred to in section 2.

Country/Territory	CLI	CLIAI	Country/Territory	CLI	CLIAI
Australia	✓	✓	Japan	✓	✓
Austria	✓	✓	Jersey	✓	✓
Belgium	✓	✓	Latvia	×	✓
Bermuda	✓	×	Liechtenstein	✓	✓
Brazil	×	✓	Lithuania	×	✓
British Virgin Islands	✓	×	Luxembourg	✓	✓
Bulgaria	×	✓	Malta	✓	✓
Canada	✓	✓	Mauritius	✓	×
Cayman Islands	✓	×	Mexico	×	✓
Croatia	×	✓	Monaco	✓	×
Cyprus	✓	✓	Netherlands	✓	✓
Czech Republic	×	✓	New Zealand	✓	×
Denmark	✓	✓	Norway	✓	✓
Estonia	×	✓	Poland	×	✓
Finland	✓	✓	Portugal	✓	✓
France	✓	✓	Romania	×	✓
Germany	✓	✓	Singapore	✓	✓
Gibraltar	✓	×	Slovakia	×	✓
Greece	×	✓	Slovenia	×	✓
Guernsey	✓	✓	South Africa	✓	✓
Hong Kong	✓	✓	South Korea	×	✓
Hungary	×	✓	Spain	✓	✓
Iceland	✓	✓	Sweden	✓	✓
India	×	✓	Switzerland	✓	✓
Ireland	✓	✓	Taiwan	✓	×
Isle of Man	✓	✓	United Kingdom	✓	✓
Italy	✓	✓	United States of America	✓	✓

Please note that the countries listed above do not relate to business acceptance.



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