



Canada Life
International

Dealing Instruction for all policies except Delta Accounts,
Offshore Savings Accounts and Flexible Life Plans

Please type or if written use **BLOCK CAPITALS** and black ink below. **Not to be used for adviser charge deductions.**

| For office use only | |
|---------------------|--|
| Brkr/Pol No | |
| Doc type | |
| Client ID | |

When completed please fax to: **+44 (0)1624 820319**, alternatively it may be posted to the Investment Department at the address overleaf or e-mailed in PDF format to **dealing@canadalifeint.com**

Date faxed/posted/emailed Page number (not including Guidance Notes) of Telephone number (including STD)
 Note: please do not send Guidance Notes

From: Contact name Facsimile number (including STD)
 Company name (if applicable) E-mail
 Name of policyholder Policy number (one policy on each form)

Purchase/Sale requests (This form may also be used to instruct currency conversions)

*CLI Limited will process instructions based on the SEDOL/ISIN, we accept no responsibility for errors where the identifier and name differ.

Note: deal instructions can now be submitted online via the Canada Life portal

| Deal number | Tick ONE only | | Currency to invest/redeem | Please complete ONE only | | Settlement currency | *SEDOL code (must be stated) (for sales & buys) | Full name of stock or fund (where appropriate include which class of shares are to be traded) |
|-------------|--------------------------|--------------------------|---------------------------|--------------------------|---------------------|---------------------|---|---|
| | Buy | Sell | | Cash amount | No. of shares/units | | | |
| 1 | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | |
| 2 | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | |
| 3 | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | |
| 4 | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | |
| 5 | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | |
| 6 | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | |
| 7 | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | |
| 8 | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | |

Note: If more than three trustees please make sure their signatures still appear on the dealing form by using the additional comments section.
If more than one page/form is required please make sure all pages are fully completed and signed.

Additional comments

First signature

Fund adviser Policyholder Trustee

Print name

Date (day, month, year)

Second signature

Fund adviser Policyholder Trustee

Print name

Date (day, month, year)

Third signature

Fund adviser Policyholder Trustee

Print name

Date (day, month, year)

Guidance notes for dealing instructions – for all policies except Delta Accounts, Offshore Savings Accounts and Flexible Life Plans

We aim to provide accurate and timely dealing in the major markets, carrying out currency conversions, purchases and sales at often preferential rates. **We will confirm that we have received your dealing instruction within 24 hours of receipt.** You may photocopy this form as required. If you have any questions or need any clarification of these guidance notes, terms and restrictions then please call our Dealing Desk on +44 (0)1624 820369 or contact your professional adviser. Confirmation of the transaction details will be sent to you once we have received the appropriate contract note(s).

Dealing instructions form guidance notes

- **Contact details** – Make sure that your telephone, fax numbers, e-mail address and the name of a person to contact are clearly marked on the form. We will contact you if there is any doubt over what we think you require or if the instructions are unclear.
- Tick either the **Buy** or **Sell** box, indicating what action you wish to be taken for each stock.
- **Currency to invest or redeem** – in the case of a purchase (Buy) insert here the currency of the cash to be used to purchase the stock. In the case of a sale (Sell) insert here the currency of the cash you wish the proceeds to be credited to the policy's cash account in.
- **Purchases and Sales** – please state either the **cash** amount or the number of **shares/units**.
- **Settlement Currency** – This is the currency in which the purchase has to be paid or settled. This may be different from the currency of the cash available to invest and a currency conversion may be required. Equally with a sale, the proceeds may not be received in the currency you require and a currency conversion may be needed. For all deals, the contract will be struck and settled in the base currency of the stock involved. Therefore any required currency conversion will need to be done as a separate transaction.
- **Stock** – Please make sure the full name and SEDOL number code of the stock is clearly stated and please do not use abbreviations. If there is any confusion here it could lead to an incorrect stock being purchased or sold.
- The SEDOL must be quoted for both sales and buys due to the number of classes available and that various versions of the same fund may be held by the same policy.
- If Income units are requested distributions will be paid as cash.

General dealing instructions terms

- All dealing, settlement and custody of securities will be executed by Canada Life International Limited and all assets will be held by Canada Life International Limited or its appointed Custodian.
- All investment instructions should be on a Canada Life International Limited Dealing Instruction Form and forwarded to the offices in Douglas (address shown below).
- Canada Life International Limited will process instructions based on the SEDOL/ISIN quoted, we accept no responsibility for errors where the identifier code and name differ.
- It is your responsibility to request a foreign exchange transaction if funds are held in a different currency to that required for settling the purchase(s) or if you wish the proceeds of a sale to be converted to another currency.
- Instructions to purchase or sell investments will be actioned so as to obtain the best price available to Canada Life International Limited.
- An instruction to purchase an investment will not be actioned unless there is sufficient cash within the policy's cash account to meet the purchase price and all costs of the purchase, except where the purchase is made simultaneously with a sale which will provide cash sufficient to meet the purchase price and all costs of the purchase. In the event of any mis-match between the settlement dates of the purchase(s) and sale(s), Canada Life International Limited accept no responsibility for any debit interest charged.
- If Canada Life International Limited has cause to reject an instruction, or if we have to defer carrying out an investment instruction whilst ascertaining that it is a permitted investment, then we accept no responsibility for any consequences of such rejection or delay.
- Please notify us immediately of any changes to your authorised signatory list, regarding the provision of investment dealing instructions.
- Full information regarding the Isle of Man Depositors Compensation Scheme can be found at http://www.gov.im/fsc/investor/dep_comp.xml

Investment restrictions

- All assets eligible to be purchased for the policies are subject to product restrictions and need to be quoted on a recognised Stock Exchange or be permissible assets to Canada Life International Limited.
- We do not allow certain investments, for example precious metals, private company shares, options, futures, commodities, stocks that are difficult to value or any illiquid investments. These types of investments should not therefore be recommended by yourselves.
- Canada Life International Limited reserves the right to decline to deal on certain investment instruments at its sole discretion or request a declaration signed by the policyholder(s) if it is deemed necessary.
- **Liquidity** – Assets will not be accepted if the only way to sell the asset is to find a buyer for it or if the assets cannot be liquidated within six months of the notification to sell.

A delay in the placement of deals may occur if the instructions are illegible, unclear, incomplete or relate to an asset which is not normally permitted. We are unable to backdate transactions resulting from the delay caused in clarifying your instructions. Mutual funds and unit trusts have differing dealing times and the dispatch times of their dealing confirmations may vary.

Any discount we receive on the purchase of unit trusts is always reinvested for the benefit of the policyholder. Where trades are being executed on behalf of Canada Life International Limited, all initial commission is to be re-invested to the benefit of the policyholder.

We aim to confirm safe receipt of instructions within 24 hours of receipt. If you do not receive a confirmation please contact us before resending to avoid duplication.

CLI cannot be held responsible for delayed or missed instructions where no confirmation has been received.

Contact details/postal address:

Investment Department
Canada Life International Limited
Canada Life House, Isle of Man Business Park
Douglas, Isle of Man IM2 2QJ
Telephone: +44 (0)1624 820200
Facsimile: +44 (0)1624 820319



Canada Life International Limited, registered in the Isle of Man no. 33178. Registered office: Canada Life House, Isle of Man Business Park, Douglas, Isle of Man IM2 2QJ. Telephone: +44 (0) 1624 820200 Fax: +44 (0) 1624 820201 www.canadalifeint.com Member of the Association of International Life Offices.

Canada Life International Limited is an Isle of Man registered company authorised and regulated by the Isle of Man Financial Services Authority.