



Canada Life International

GBP Deposit Rates

Information correct as at 04/01/2021

The rates shown for various account types are as advised to Canada Life International Limited ('CLI') by the relevant institutions **as at the above date** and are for indicative purposes only. These rates can change on a daily basis.

CLI will not be responsible for issuing reminders as and when time deposits mature, or if Call or Notice rates change; it is the responsibility of the investor/Fund Advisers to monitor such rates. The inclusion of institutions within this document is not an endorsement. Any investor wishing to link their investment to any of the Institutions detailed should undertake their own due diligence.

Where possible, capital plus interest will always be repaid on maturity of a fixed deposit with proceeds credited to the policy's cash account. However, CLI strongly recommends that you seek clarification of a provider's maturity repayment criteria before selecting a suitable fixed deposit account.

You should be aware that we may not be able to release the investor's funds before the end of the fixed term and that the provider may levy a charge for any permissible release of funds. As a result, CLI recommends that you seek clarification of any restrictions or charges from the relevant provider before linking the policyholder's investment.

Please note that deposits must be in the same currency as the policy's base currency, unless the policy held is a Personalised Bond.

All interest rates are quoted Gross (not subject to the deduction of income tax) and annualised.

Information regarding application of the Isle of Man Depositors Compensation Scheme to money placed with banks on the Isle of Man through life policies, can be found at http://www.gov.im/fsc/investor/dbnep_comp.xml

Provider	Contact	Tier	Instant Access Rates	Notice Period	Interest paid	Notes
Santander International	Enquiries - 01624 641864	£50k+	0.05%	Instant	Monthly	
Skipton International Limited	01481 748 494	£10k+	0.50%	Instant	Annually	Interest is credited annually on 01 September.

Provider	Contact	Tier	Notice Account Rates	Notice Period	Interest paid	Notes
Bank Leumi	Treasury - 0203 772 1624	£250k+	0.03%	7 Day	Monthly	
Bank Leumi	Treasury - 0203 772 1624	£250k+	0.03%	30 Day	Monthly	
Santander International	Enquiries - 01624 641864	£50k+	0.20%	31 Day	Monthly	Notice cannot be given for the first 31 days
Bank of Butterfield	Tom Lees - 01481 733 224	£100k+	0.75%	32 Day	Half Yearly	
Bank Leumi	Treasury - 0203 772 1624	£250k+	0.28%	35 Day	Monthly	
Barclays	Enquiries - 01624 689 800	£50k+	0.21%	35 Day	Monthly	Post notice rate is 0.01%
Royal Bank of Scotland Int'l	Enquiries - 01624 656 508	£25k+	0.26%	35 Day	Quarterly	Funds placed on notice to withdraw will receive fixed rate until maturity
Royal Bank of Scotland Int'l	Enquiries - 01624 656 508	£25k+	0.30%	60 Day	Quarterly	Funds placed on notice to withdraw will receive fixed rate until maturity
Royal Bank of Scotland Int'l	Enquiries - 01624 656 508	£25k+	0.40%	90 Day	Quarterly	Funds placed on notice to withdraw will receive fixed rate until maturity
Bank of Butterfield	Tom Lees - 01481 733 224	£100k+	0.90%	92 Day	Half Yearly	
Bank Leumi	Treasury - 0203 772 1624	£250k+	0.46%	95 Day	Quarterly	

Santander International	Enquiries - 01624 641864	£50k+	0.30%	95 Day	Monthly	Notice cannot be given for the first 95 days
Standard Bank (IOM)	Craig Allen - 01624 643806	£10k+	0.20%	96 Day	Annually	
Barclays	Enquiries - 01624 689 800	£50k+	0.30%	100 Day	Monthly	Post notice rate is 0.10%
Skipton International Limited	01481 748 494	£10k+	0.75%	125 Day	Annually	
Bank of Butterfield	Tom Lees - 01481 733 224	£100k+	1.10%	185 Day	Half Yearly	
Santander International	Enquiries - 01624 641864	£50k+	0.35%	185 Day	Monthly	
Standard Bank (IOM)	Craig Allen - 01624 643806	£10k+	0.35%	196 Day	Annually	
Skipton International Limited	01481 748 494	£10k+	0.90%	200 Day	Annually	No early access option available
Santander International	Enquiries - 01624 641864	£50k+	0.40%	365 Day	Monthly	Santander expects this account to be used appropriately and should not be used as a 1 year fixed account

Provider	Contact	Tier	1 month fixed rate		Interest paid	Notes
Barclays	Enquiries - 01624 689 800	£50k+	0.00%	Fixed	On Maturity	Rates on offer can change on daily basis
Lloyds Bank International	Jackie Mitchell - 01624 638270	£50k+	0.00%	Fixed	On Maturity	

Provider	Contact	Tier	3 month fixed rate		Interest paid	Notes
Bank Leumi	Treasury - 0203 772 1624	£50k+	0.12%	Fixed	On Maturity	
Bank Leumi	Treasury - 0203 772 1624	£250k+	0.22%	Fixed	On Maturity	
Bank of Butterfield	Tom Lees - 01481 733 224	£100k+	0.15%	Fixed	On Maturity	
Barclays	Enquiries - 01624 689 800	£50k+	0.00%	Fixed	On Maturity	Rates on offer can change on daily basis
Lloyds Bank International	Jackie Mitchell - 01624 638270	£50k+	0.00%	Fixed	On Maturity	Rates apply to new deposits only. Refer deposits over £5m
Santander International	Enquiries - 01624 641864	£50k+	0.08%	Fixed	On Maturity	
Standard Bank (IOM)	Craig Allen - 01624 643806	£100k+	0.05%	Fixed	On Maturity	

Provider	Contact	Tier	6 month fixed rate		Interest paid	Notes
Aldermore	Ray Mariconda - 0207 330 3100	£250k+	0.40%	Fixed	On Maturity	
Bank Leumi	Treasury - 0203 772 1624	£50k+	0.28%	Fixed	On Maturity	
Bank Leumi	Treasury - 0203 772 1624	£250k+	0.38%	Fixed	On Maturity	
Bank of Butterfield	Tom Lees - 01481 733 224	£100k+	0.35%	Fixed	On Maturity	
Bank of London & The Middle East	PDA Team - 0207 618 0147	£10k+	0.50%	Fixed	On Maturity	
Barclays	Enquiries - 01624 689 800	£50k+	0.00%	Fixed	On Maturity	Rates on offer can change on daily basis
Lloyds Bank International	Jackie Mitchell - 01624 638270	£50K+	0.01%	Fixed	On Maturity	Rates apply to new deposits only. Refer deposits over £5m
Santander International	Enquiries - 01624 641864	£50k+	0.10%	Fixed	On Maturity	
Standard Bank (IOM)	Craig Allen - 01624 643806	£100k+	0.15%	Fixed	On Maturity	

Provider	Contact	Tier	9 month fixed rate		Interest paid	Notes
Aldermore	Ray Mariconda - 0207 330 3100	£250k+	0.45%	Fixed	On Maturity	
Bank Leumi	Treasury - 0203 772 1624	£50k+	0.31%	Fixed	On Maturity	
Bank Leumi	Treasury - 0203 772 1624	£250k+	0.41%	Fixed	On Maturity	
Barclays	Enquiries - 01624 689 800	£50k+	0.00%	Fixed	On Maturity	Rates on offer can change on daily basis
Lloyds Bank International	Jackie Mitchell - 01624 638270	£50K+	0.04%	Fixed	On anniversary	Rates apply to new deposits only. Refer deposits over £5m
Royal Bank of Scotland Int'l	Enquiries - 01624 656 508	£25k+	0.02%	Fixed	On Maturity	Rates on offer can change on daily basis

Provider	Contact	Tier	12 month fixed rate		Interest paid	Notes
Aldermore	Ray Mariconda - 0207 330 3100	£250k+	0.65%	Fixed	On Maturity	
Bank Leumi	Treasury - 0203 772 1624	£50k+	0.40%	Fixed	On Maturity	
Bank Leumi	Treasury - 0203 772 1624	£250k+	0.50%	Fixed	On Maturity	
Bank of Butterfield	Tom Lees - 01481 733 224	£100k+	0.45%	Fixed	On Maturity	
Bank of London & The Middle East	PDA Team - 0207 618 0147	£10k+	0.60%	Fixed	On Maturity	
Barclays	Enquiries - 01624 689 800	£50k+	0.03%	Fixed	On Maturity	Rates on offer can change on daily basis
Lloyds Bank International	Jackie Mitchell - 01624 638270	£50K+	0.07%	Fixed	On anniversary	Rates apply to new deposits only. Refer deposits over £5m
Royal Bank of Scotland Int'l	Enquiries - 01624 656 508	£25k+	0.10%	Fixed	On Maturity	Rates on offer can change on daily basis
Santander International	Enquiries - 01624 641864	£50k+	0.25%	Fixed	On Maturity	
Skipton International Limited	01481 748 494	£10k+	0.90%	Fixed	On Maturity	Fixed rate bond maturing on 15 February 2021. No access until maturity. Maximum balance of £1m per product
Standard Bank (IOM)	Craig Allen - 01624 643806	£100k+	0.25%	Fixed	On Maturity	

Provider	Contact	Tier	18 month fixed rate		Interest paid	Notes
Aldermore	Ray Mariconda - 0207 330 3100	£250k+	0.70%	Fixed	On Maturity	
Bank Leumi	Treasury - 0203 772 1624	£50k+	0.45%	Fixed	On Maturity	
Bank Leumi	Treasury - 0203 772 1624	£250k+	0.55%	Fixed	On Maturity	
Bank of London & The Middle East	PDA Team - 0207 618 0147	£10k+	0.65%	Fixed	On Maturity	
Santander International	Enquiries - 01624 641864	£50k+	0.25%	Fixed	On Maturity	

Provider	Contact	Tier	24 month fixed rate		Interest paid	Notes
Aldermore	Ray Mariconda - 0207 330 3100	£250k+	0.80%	Fixed	On Maturity	
Bank Leumi	Treasury - 0203 772 1624	£50k+	0.50%	Fixed	On Maturity	
Bank Leumi	Treasury - 0203 772 1624	£250k+	0.60%	Fixed	On Maturity	
Bank of London & The Middle East	PDA Team - 0207 618 0147	£10k+	0.75%	Fixed	On Maturity	
Santander International	Enquiries - 01624 641864	£50k+	0.30%	Fixed	On Maturity	

Provider	Contact	Tier	36 month fixed rate		Interest paid	Notes
Aldermore	Ray Mariconda - 0207 330 3100	£250k+	0.85%	Fixed	On Maturity	
Bank of London & The Middle East	PDA Team - 0207 618 0147	£10k+	1.00%	Fixed	On Maturity	

Provider	Contact	Tier	48 month fixed rate		Interest paid	Notes
Bank of London & The Middle East	PDA Team - 0207 618 0147	£10k+	1.05%	Fixed	On Maturity	

Provider	Contact	Tier	60 month fixed rate		Interest paid	Notes
Bank of London & The Middle East	PDA Team - 0207 618 0147	£10k+	1.10%	Fixed	On Maturity	

Canada Life International Limited, Canada Life House, Isle of Man Business Park, Douglas, Isle of Man IM2 2QJ Telephone: +44 (0) 1624 820200 Fax: +44 (0) 1624 820201 Web Site www.canadalife.co.uk Registered in the Isle of Man No. 33178. Member of the Association of International Life Offices.

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Canada Life International

Deposit Rates for USD & EUR

Information correct as at 04/01/2021

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Where possible, capital plus interest will always be repaid on maturity of a fixed deposit with proceeds credited to the policy's cash account. However, CLI strongly recommends that you seek clarification of a provider's maturity repayment criteria before selecting a suitable fixed deposit account.

You should be aware that we may not be able to release the investor's funds before the end of the fixed term and that the provider may levy a charge for any permissible release of funds. As a result, CLI recommends that you seek clarification of any restrictions or charges from the relevant provider before linking the policyholder's investment.

Please note that deposits must be in the same currency as the policy's base currency, unless the policy held is a Personalised Bond.

All interest rates are quoted Gross (not subject to the deduction of income tax) and annualised.

Information regarding application of the Isle of Man Depositors Compensation Scheme to money placed with banks on the Isle of Man through life policies, can be found at http://www.gov.im/fsc/investor/dep_comp.xml

Provider	Contact	Tier	USD Instant Access & Notice Rates	Notice Period	Interest paid	Notes
Santander International	Enquiries - 01624 641864	\$50k+	0.05%	Instant	Monthly	
Bank Leumi	Treasury - 0203 772 1624	\$250k+	0.10%	7 Day	Monthly	
Bank Leumi	Treasury - 0203 772 1624	\$250k+	0.15%	30 Day	Monthly	
Santander International	Enquiries - 01624 641864	\$50k+	0.20%	31 Day	Monthly	Notice cannot be given for the first 31 days
Bank of Butterfield	Tom Lees - 01481 733 224	£130k+	0.30%	32 Day	Half Yearly	
Bank Leumi	Treasury - 0203 772 1624	\$250k+	0.30%	35 Day	Monthly	
Barclays	Enquiries - 01624 669 800	£50k+	0.25%	35 Day	Monthly	Post notice rate is 0.05%
Royal Bank of Scotland Int'l	Enquiries - 01624 656 508	\$25k+	0.35%	35 Day	Quarterly	Funds placed on notice to withdraw will receive fixed rate until maturity
Royal Bank of Scotland Int'l	Enquiries - 01624 656 508	£25k+	0.30%	60 Day	Quarterly	Funds placed on notice to withdraw will receive fixed rate until maturity
Royal Bank of Scotland Int'l	Enquiries - 01624 656 508	£25k+	0.40%	90 Day	Quarterly	Funds placed on notice to withdraw will receive fixed rate until maturity
Bank Leumi	Treasury - 0203 772 1624	\$250k+	0.53%	95 Day	Quarterly	
Santander International	Enquiries - 01624 641864	\$50k+	0.25%	95 Day	Monthly	Notice cannot be given for the first 95 days

Standard Bank (IOM)	Craig Allen - 01624 643806	\$10k+	0.25%	96 Day	Annually	
Barclays	Enquiries - 01624 689 800	£50k+	0.45%	100 Day	Monthly	Post notice rate is 0.25%
Bank of Butterfield	Tom Lees - 01481 733 224	£130k+	1.00%	185 Day	Half Yearly	
Standard Bank (IOM)	Craig Allen - 01624 643806	\$10k+	0.40%	196 Day	Annually	

Provider	Contact	Tier	USD 1 Month Fixed		Interest paid	Notes
Bank Leumi	Treasury - 0203 772 1624	\$50k+	0.09%	Fixed	On Maturity	
Bank Leumi	Treasury - 0203 772 1624	\$250k+	0.19%	Fixed	On Maturity	
Barclays	Enquiries - 01624 689 800	£50k+	0.09%	Fixed	On Maturity	Rates on offer can change on daily basis
Lloyds Bank International	Jackie Mitchell - 01624 638270	£50k+	0.06%	Fixed	On Maturity	Rates apply to new deposits only. Refer deposits over £5m

Provider	Contact	Tier	USD 3 Month Fixed		Interest paid	Notes
Bank Leumi	Treasury - 0203 772 1624	\$50k+	0.30%	Fixed	On Maturity	
Bank Leumi	Treasury - 0203 772 1624	\$250k+	0.40%	Fixed	On Maturity	
Bank of Butterfield	Tom Lees - 01481 733 224	£130k+	0.10%	Fixed	On Maturity	
Barclays	Enquiries - 01624 689 800	£50k+	0.18%	Fixed	On Maturity	Rates on offer can change on daily basis
Lloyds Bank International	Jackie Mitchell - 01624 638270	£50k+	0.18%	Fixed	On Maturity	Rates apply to new deposits only. Refer deposits over £5m
Royal Bank of Scotland Int'l	Enquiries - 01624 656 508	\$25k+	0.01%	Fixed	On Maturity	
Standard Bank (IOM)	Craig Allen - 01624 643806	\$100k+	0.10%	Fixed	On Maturity	

Provider	Contact	Tier	USD 6 Month Fixed		Interest paid	Notes
Bank Leumi	Treasury - 0203 772 1624	\$50k+	0.46%	Fixed	On Maturity	
Bank Leumi	Treasury - 0203 772 1624	\$250k+	0.56%	Fixed	On Maturity	
Bank of Butterfield	Tom Lees - 01481 733 224	£130k+	0.35%	Fixed	On Maturity	
Barclays	Enquiries - 01624 689 800	£50k+	0.20%	Fixed	On Maturity	Rates on offer can change on daily basis
Lloyds Bank International	Jackie Mitchell - 01624 638270	£50k+	0.21%	Fixed	On Maturity	Rates apply to new deposits only. Refer deposits over £5m
Royal Bank of Scotland Int'l	Enquiries - 01624 656 508	\$25k+	0.13%	Fixed	On Maturity	Rates on offer can change on daily basis
Santander International	Enquiries - 01624 641864	\$50k+	0.25%	Fixed	On Maturity	
Standard Bank (IOM)	Craig Allen - 01624 643806	\$100k+	0.20%	Fixed	On Maturity	

Provider	Contact	Tier	USD 9 Month Fixed		Interest paid	Notes
Bank Leumi	Treasury - 0203 772 1624	\$50k+	0.50%	Fixed	On Maturity	
Bank Leumi	Treasury - 0203 772 1624	\$250k+	0.60%	Fixed	On Maturity	
Barclays	Enquiries - 01624 689 800	£50k+	0.24%	Fixed	On Maturity	Rates on offer can change on daily basis
Lloyds Bank International	Jackie Mitchell - 01624 638270	£50k+	0.24%	Fixed	On Maturity	
Royal Bank of Scotland Int'l	Enquiries - 01624 656 508	\$25k+	0.24%	Fixed	On Maturity	Rates on offer can change on daily basis

Provider	Contact	Tier	USD 12 Month Fixed		Interest paid	Notes
Bank Leumi	Treasury - 0203 772 1624	\$50k+	0.54%	Fixed	On Maturity	
Bank Leumi	Treasury - 0203 772 1624	\$250k+	0.64%	Fixed	On Maturity	

Bank of Butterfield	Tom Lees - 01481 733 224	£130k+	0.50%	Fixed	On Maturity	
Barclays	Enquiries - 01624 689 800	£50k+	0.29%	Fixed	On Maturity	Rates on offer can change on daily basis
Lloyds Bank International	Jackie Mitchell - 01624 638270	£50k+	0.30%	Fixed	On Maturity	Rates apply to new deposits only. Refer deposits over £5m
Santander International	Enquiries - 01624 641864	\$50k+	0.40%	Fixed	On Maturity	
Standard Bank (IOM)	Craig Allen - 01624 643806	\$100k+	0.30%	Fixed	On Maturity	

Provider	Contact	Tier	EUR Instant Access & Notice Rates	Period	Interest paid	Notes
Royal Bank of Scotland Int'l	Enquiries - 01624 656 508	£25k+	0.00%	35 Day	Quarterly	Funds placed on notice to withdraw will attract a different rate
Royal Bank of Scotland Int'l	Enquiries - 01624 656 508	£25k+	0.02%	60 Day	Quarterly	Funds placed on notice to withdraw will attract a different rate
Royal Bank of Scotland Int'l	Enquiries - 01624 656 508	£25k+	0.05%	90 Day	Quarterly	Funds placed on notice to withdraw will attract a different rate

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Canada Life

International

Credit Ratings

Provider	Credit Rating			Located	Registered	Parent Co.	Parent Credit Rating		
	S&P	Moody's	Fitch				S&P	Moody's	Fitch
Aldermore	Not Rated	Not Rated	Not Rated	UK	UK	Aldermore Group PLC	Not Rated	Not Rated	Not Rated
Bank of Butterfield	Not Rated	Not Rated	Not Rated	GSY	BMU	Bank of N.T. Butterfield & Son Ltd	BBB+	A3	Not Rated
Bank of London & The Middle East	Not Rated	Not Rated	Not Rated	UK	UK	BLME Holdings	A-	Not Rated	Not Rated
Bank Leumi	Not Rated	Not Rated	Not Rated	UK	ISR	Bank Leumi	A-	A2	A
Barclays Bank PLC	A	A1	A+	IOM	IOM	Barclays PLC	BBB	Baa2	A
Lloyds Bank International	BBB+	A3	A+	IOM	JSY	Lloyds Banking Group	BBB+	A3	A+
Royal Bank of Scotland International	A-	Not Rated	A	IOM	JSY	NatWest Group	BBB	Baa2	A
Santander International	Not rated	Aa3	A	IOM	IOM	Santander Financial Services PLC	Not Rated	Aa3	A
Skipton International Limited	Not Rated	Not Rated	Not Rated	GSY	GSY	Skipton Building Society	Not Rated	Baa1	A-
Standard Bank Isle of Man Limited	Not Rated	Ba2	BB	IOM	IOM	Standard Bank Group Limited - (RSA)	Not Rated	Ba2	BB

Please note: the credit ratings above are provided by each of the respective providers and often relate to the ultimate parent group. We will always try to make sure that the indicative ratings are current.

Canada Life International Limited, Canada Life House, Isle of Man Business Park, Douglas, Isle of Man IM2 2QJ Telephone: +44 (0) 1624 820200 Fax: +44 (0) 1624 820201 Web Site www.canadalife.co.uk Registered in the Isle of Man No. 33178. Member of the Association of International Life Offices.

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