



## Key Features of the Prestige Account

This Key Features booklet provides a summary of the key features of the Prestige Account (the 'Account').

CLI Institutional Limited ('CLI', 'we', 'us', or 'our') provides you with this information to help you to decide whether our Prestige Account is right for you.

In the UK, the Financial Conduct Authority ('FCA') is a financial services regulator. Although we are not authorised or regulated by the FCA, we are required to make available important information to help you decide whether the Prestige Account is right for you.

You should read this booklet carefully, together with the Key Information Document, your personal illustration, and the relevant Fund Information Guide(s), so that you understand what you are buying, and then keep these documents safe for future reference.

If you still have questions about the Prestige Account after reading this booklet, your Financial Adviser should be able to help. You may be charged for any advice given.

# Prestige Account

The Prestige Account is a group of international single premium whole of life assurance policies issued by CLII in the Isle of Man.

The Account is designed for sophisticated investors seeking the unrivalled level of security provided to investors by CLII. This is achieved through a combination of company structure and the policyholder protection available on the Isle of Man, while offering the potential for long term tax efficient capital growth through access to a very wide investment universe.

## Its aims

### What the Prestige Account is designed to do:

- To provide the potential for long term, tax efficient capital growth
- To let you invest in a very wide range of admissible assets to meet your investment needs
- To let you vary your choice of investments over time, to match any changes in your circumstances or attitude to investment risk
- To allow you access to your Account, through regular or one-off withdrawals, if required
- To come to an end on the earlier of the full surrender of the Account, or on the death of the sole life assured or where there is more than one life assured, on the death of the last remaining life assured

## Your commitments

### What we ask you to do

- To satisfy yourself that you understand the features and the risks of the Prestige Account so that you can decide whether it is likely to meet your needs and expectations
- To invest an initial premium of at least £1,000,000 (or currency equivalent) into the Account
- To be able to commit to an investment term of at least 5 years
- To regularly review your circumstances with your financial adviser so that your Account continues to meet your needs
- To keep us informed of any future changes of address so that we can keep in contact with you

## Risks

### What we ask you to do

- The ongoing value of your Account is not guaranteed and can fall as well as rise. The past performance of your choice of investments is not a guide to their future performance. This means you may get back less than you invested or less than the amount shown in your personalised illustration
- If you exercise your right to cancel the Account within 30 days, you may get back less than you invested
- Some investment options have higher levels of risk than others (and potentially higher rewards) and their performance is likely to be more volatile as a result. It is important to regularly review your attitude to risk with your financial adviser so that your Account performs in line with your expectations
- Some investment options may be less accessible than others during adverse market conditions (for example where assets may be difficult to liquidate at short notice, such as commercial property) and this may impact on our ability to pay regular, one-off withdrawals or full surrenders
- Where your Account holds investments in a currency that is different to your Account currency, there may be additional investment risk due to exchange rate fluctuations
- The effect of our charges could be higher than shown in your personalised illustration
- If you take more out of your Account than originally planned, then the value of your Account may be less than indicated in your personalised illustration
- If the value of your Account falls below a minimum level, we reserve the right to cancel the Account and pay you the value at the time, less any outstanding charges
- In the event that the IOM policyholder's compensation scheme is enacted because of the insolvency of another Isle of Man insurer, we may be asked by the Isle of Man Financial Services Authority to pay a levy to fund the scheme. We reserve the right to deduct this levy from your Account, which could total up to 2% of the Account value at the time
- Tax legislation and insurance regulation could change in the future, which may affect the future tax treatment of this Account

- Your Account includes a transaction account from which all fees, charges, fund adviser fees, adviser charges, withdrawals and partial surrenders are debited. It is important to monitor the transaction account and maintain a positive balance. If your transaction account becomes overdrawn, then it will attract debit interest.

### Other documents you should read

Before you invest, please read the following documents.

They are all available from your financial adviser or direct from us. Our contact details are in the 'How to contact us' section of this document.

- The Prestige Account Key Information Document
- Fund Information Guide(s) for each of your investment choices
- The Prestige Account Policy Provisions. These are the full terms and conditions of the Account
- The Elite Account and Prestige Account – client guide

## Questions and Answers

### What is the Prestige Account?

The Prestige Account is a group of single premium whole of life assurance policies into which you pay one amount (a single premium). It is designed to increase your investment over the medium to long-term.

Accounts can be issued in GBP, EUR, or USD. You can invest any amount in the Account from £1,000,000 (or currency equivalent). You can also add extra amounts of £100,000 (or currency equivalent) or more at any time.

You can take money out of the Account as a one-off payment or as regular withdrawals at any time.

The Account includes a small element of life insurance cover, which is added to the Account value in the event of a death claim. You can set up the Account to insure your own life, another person's life, or up to six people's lives. By setting-up the Account with multiple lives, it could continue even after your death.

At the outset, the Account owner must be between the ages of 18 and 89.

Lives assured can be any age from three months up to age 79 for single life Accounts. For joint Accounts the maximum age of the youngest life assured must be no more than 79. All Account owners must live in the UK, Isle of Man, or the Channel Islands.

Where there is only one life assured, the Account ends on their death (unless it is fully surrendered prior to their death). Where there are multiple lives assured the Account ends on the death of the last of the lives assured to die. In the event of a death claim, we pay the Account value at the time of notification of the relevant life assured's death, plus an additional £100 (or currency equivalent).

# Questions and Answers

## Is the Prestige Account suitable for me?

This Account may be suitable for you if:

- You are resident in the UK, Channel Islands or the Isle of Man and are aged between 18 and 89
- You have £1,000,000 or more to invest (or equivalent currency amount)
- You prefer to place your investment through a company which offers enhanced policyholder protection by restricting the range of its activities to unit-linked life assurance business, and which cannot undertake any other form of insurance business such as with-profits, guaranteed or whole of life risk business
- You are prepared to accept a degree of investment risk
- You are seeking the potential for capital growth, a regular income stream or a combination of both for a period of at least 10 years
- You want access to the widest range of investment options including niche and specialist investments in which to invest
- You want to choose to make your own investment decisions or to nominate a fund adviser

## Who is the Prestige Account not suitable for?

This Account may not be appropriate for you if:

- You are not prepared to take any investment risk, or want a guaranteed return
- You have less than £1,000,000 to invest
- You are looking for a short-term investment of less than 5 years
- You are looking to invest into Canada Life International Limited internal life funds
- You are a US national/citizen

## Trust registration

If the Account is issued in Trust and the settlor or trustees are based in the UK, the trustees have an obligation to register the trust with HM Revenue and Customs on the online Trust Registration Service (TRS) (within 90 days of each trust's creation). Full details of how to register a trust can be found on the following dedicated website: UK HMRC TRS website: [www.gov.uk/guidance/register-a-trust-as-a-trustee](http://www.gov.uk/guidance/register-a-trust-as-a-trustee)

A step by step guide on how to register a trust can be found on our dedicated TRS hub at [www.canadalife.co.uk/technical-support/registering-your-trust/](http://www.canadalife.co.uk/technical-support/registering-your-trust/)

## Do I need advice?

We are an insurance provider and cannot give personal recommendations about the products we offer.

We recommend that you engage with a financial adviser to discuss your financial objectives, to identify the most suitable solution to meet your needs. If you do not have a financial adviser, you can find one local to you by using the following website: [www.unbiased.co.uk](http://www.unbiased.co.uk)

## How does the Prestige Account work?

The Account is made up of a group of identical policies, which can be individually surrendered or assigned to a new owner.

We will value your Account in line with your choice of underlying assets by allocating units to your Account, based on the price of the underlying investments at the time. The ongoing value of your Account will be the current value of all the units.

You can change your underlying investments whenever you want. You can withdraw money from your Account at any time, but there are limits on how much you can take out and how much needs to be left in the Account. You can surrender the Account or any of the policies that make up the Account in full, or in part, at any time, too. Please refer to 'Can I take money out' on page 8 for further information.

Your Account can be written under trust.

### Where are my premiums invested and who can make any investment decisions for me?

We recommend that you seek advice from your financial adviser as to what is the most suitable investment strategy for you, for which there may be a charge.

You can choose whether to make your own investment decisions or to nominate an appropriately authorised or approved fund adviser to do this for you. The fund adviser you nominate must be acceptable to us.

You can choose to link your Account to any investment which meets the permissible assets rules; for details of these rules, please refer to our guide to investment funds document (reference I-049). You cannot invest into Canada Life International Limited internal life funds.

The value of the investments chosen by you or by your fund adviser will determine the value of your Account. There is no maximum number of funds that you can invest into.

### Can I change my investments?

Yes, you or your fund adviser can change your underlying investments at any time. We make a charge for every purchase of an asset and every sale of an asset. This charge is described in the section 'What are the charges and what are they for?' under transaction fees.

### What is the transaction account within my Prestige Account for?

Your Account includes a multi-currency transaction account, through which all Account transactions are recorded, including the receipt of all premiums, the payment of all charges and fees and the payment of any withdrawals or surrenders from the Account. The cash balance of the transaction account is included within the Account value.

It is your responsibility to manage the cash transaction account to ensure that there is sufficient cash available to fund the ongoing Account deductions, but to help with this, we operate the following mechanism:

#### Debt sweep:

If there is an insufficient cash balance held in the cash transaction account to meet ongoing deductions, the cash transaction account will become overdrawn, and we will charge you debit interest on this overdrawn balance. We will clear any cash transaction account overdrafts that exceed GBP-5,000, USD-5,000 or EUR-5,000, by selling assets linked to the Account with the highest value that can be sold without notice and penalty to clear the debt. **We will apply our standard transaction fees for these sale transactions.**

Where there is a positive balance in the transaction account, we may pay credit interest at a rate determined by us, which will take account of the interest rate received by us from our bankers and the prevailing Bank of England base rate. The current credit interest rates are published alongside externally available cash deposit rates for accounts issued in the Isle of Man or Ireland on our website: [www.canadalife.co.uk/investments/cash-deposits](http://www.canadalife.co.uk/investments/cash-deposits)

More information on the cash transaction account and how it works can be found in the 'Tips on how to manage your cash transaction account' document, which is available on our website: [www.canadalife.co.uk](http://www.canadalife.co.uk)

# Questions and Answers

## What are the charges and what are they for?

There are several different charges that may be deducted from your Account. The extent to which these charges apply to your Account will be based on the options you choose. Your personalised illustration will show how the charges will affect your Account based on the amount you invest, example growth rates and the charging options you've chosen. It will also detail any Adviser Charges you have asked us to pay on your behalf.

Charge name	Description	
Yearly Management Fee	An ongoing quarterly charge we deduct for setting up your Account. This charge applies for the lifetime of the Account and will also apply to any future top-ups . Payment of this charge does not impact on your 5% tax deferred allowance.	
	Higher of the premium or the Account value	% charge deducted
	£1,000.000 to £4,999,999.99	0.25% pa
	£5,000,000 or more	0.20% pa
	Additional premiums will attract the same charge as the initial premium.	
Administration fee	An ongoing quarterly charge we deduct for administering your Account. The charge amount can be increased by us in future based on the rate of inflation in the Isle of Man. Payment of this charge does not impact on your 5% tax deferred allowance.	
	£180.60 each quarter	
Transaction fees	We charge a transaction fee for every individual purchase and every individual sale of any underlying investment linked to your Account. If you switch from one underlying investment to another, this results in two separate transaction fees – one for the sale and another for the subsequent purchase.	
	In addition to the transaction fees detailed below, any payment made by us to a bank account in direct settlement of a deal to the manager of a collective investment scheme, a Platform or to purchase an external cash asset, will incur a bank transfer charge of £22. Payment of these charges does not impact on your 5% tax deferred allowance.	
	£25.60	Sale or purchase of any external cash or cash linked investment (such as a fixed term bank deposit)
	£43.75	Sale or purchase of any other asset type. We will also pass on to your Account any safe custody fees or any other external stockbroker fees applicable based on your choice of underlying assets. Details of specific charges are available on request.

continued over

Charge name	Description
<b>Fund Manager Charges</b>	<p>The manager of any underlying assets linked to your Account may apply initial charges and/or ongoing annual management charges to cover the costs and expenses of managing the assets. Where an initial charge applies, this will be deducted from your premium before it is invested. For ongoing annual management charges, you will not see these as deductions from your Account because they are already allowed for in the price of the underlying asset. Payment of these charge does not impact on your 5% tax deferred allowance.</p> <p>Your financial adviser will provide you with details of the fund manager charges that apply to your choice of investments.</p>
<b>Adviser Charges</b>	<p>We can make deductions from your Account to pay your financial adviser for the advice that they may have given you, and to pay your fund adviser (if appointed). These deductions will only be made based on a direct instruction from you. If at a future date you wish to alter the level of these payments, please contact us at the address shown in the 'How to contact us' section of this document.</p> <p><b>Please note, payment of this charge does impact on your 5% tax deferred allowance.</b></p>
<b>Other potential charges that could be applied</b>	<p><b>Endorsement charge</b> - Where it is necessary for us to endorse your Account for whatever reason, we deduct a one-off charge of £250 from the Account.</p> <p><b>Assignment charge</b> - Where you ask us to assign individual policies or the Account to a new Account owner, we deduct a one-off charge of £250 from the Account.</p> <p><b>Debit interest</b> - If your transaction account has a negative balance, we charge debit interest quarterly in arrears at a rate of the current Bank of England base rate + 3%.</p> <p><b>UK inter-bank payments</b> - When making payments from your Account, we may charge a fee depending on the method of payment you choose. We do not currently make a charge for inter-bank payments made by Bankers Automated Clearing Service (BACS), but we do make a charge of £9.25 for Fastpay payments or £22 for any payments made by the faster Clearing House Automated Payment System (CHAPS).</p> <p><b>Overseas inter-bank payments</b> - We will pass on any charges applied by our bank and the recipient bank.</p> <p><b>Foreign exchange charges</b> - If you pay a premium to your Account or ask us to send a payment from your Account in a currency other than your Account currency, we will use an exchange rate determined by us at the time that may include an element of profit for us.</p> <p><b>Isle of Man Policyholders Compensation Scheme, or similar levy</b> - We reserve the right to impose an additional charge to cover any levy, duty, tax, or other charge that may be imposed on us or the account holder by any government, statutory or regulatory agency or authority including, but not limited to, any levy imposed on us under the Isle of Man Life Assurance (Compensation of Policyholders) Regulations 1991 (as amended from time to time), or otherwise.</p> <p>Payment of these charges does not impact on your 5% tax deferred allowance.</p>

# Questions and Answers

## What if my country of residence changes?

If you become resident in a different country after your Account is set up, please tell us immediately.

If you intend to move permanently to another country, we strongly recommend that you seek independent financial and tax advice before making the move so that you can fully understand how the move will affect the way your Account is treated in your new country.

## Can I take money out?

Yes, there are several ways that you can take your money out. Please be aware that taking money from your Account may have tax implications and we recommend that you seek advice before taking any action. Please refer to the 'What taxes are applicable' section for further information.

There is no charge for taking money out of your Account if there is already sufficient cash in the transaction account to cover the amount of the withdrawal. If there is not sufficient available cash, then the sale of an underlying investment will be required which will incur a dealing charge. You must leave at least £100,000 plus any outstanding charges in your Account after making withdrawals.

Taking withdrawals or fully surrendering your Account will have specific tax consequences for UK residents and UK taxpayers and we strongly recommend that you seek advice from your financial adviser before proceeding to fully understand the implications of your actions.

The different ways of taking out money from your Account are as follows:

- **Regular Withdrawals** - You can withdraw regular amounts from your Account to provide you with regular payments. We can make the payments monthly, quarterly, half yearly or yearly. We will always take regular withdrawals from across all the policies that make up your Account
- **One-off Withdrawals** - You can take a one-off withdrawal from your Account at any time
- **Full surrender** - You may surrender some or all the policies that make up your Account at any time. However, we will deduct any outstanding charges from the amount returned to you
- **Paying charges to your financial adviser or fund adviser:**
  - **Adviser charges** – We can pay an initial adviser charge from your investment before or after it is applied to your Account, and you can ask us to deduct single or ongoing adviser charges at any time. In all instances where we make payments from your Account to your financial adviser, for UK resident policyholders, these payments count towards your 5% tax deferred allowance (please see 'What taxes are applicable?' for more details)
  - **Fund adviser charges** – If a fund adviser is appointed, we can deduct their charges from your Account. Fund adviser charges for UK resident policyholders **do not** count towards your 5% tax deferred allowance (please see 'What taxes are applicable?' for more details)

## How quickly will I receive the money?

We will make the requested payment as soon as we have received all the required documentation from you, and we have received settlement for the sale of any underlying investments into the transaction account. We can pay the proceeds by BACS without charge to your UK bank account, or by CHAPS payment to your UK or foreign bank account for an additional charge.



### What happens to the Account if I die before it is fully surrendered?

If you are the only life assured, then the Account comes to an end and we will pay the death benefit to the claimants, who could be any surviving Account holders, the trustees (if your Account is held in trust) or your personal representatives. If there is more than one life assured, your Account can continue until the death of the last life assured to die.

Please note that if the Account is not held in trust, for UK residents we may require both a UK and an Isle of Man Grant of Probate before we can pay the death claim.

We strongly recommend that you consider using our Probate trust, which avoids all probate requirements and ensures that in the event of a death claim, the Account passes to your beneficiaries without delay.

The death benefit payable is your Account value at the time, plus an additional £100, less any outstanding charges.

### How is a death claim made?

The claimants should contact your financial adviser or our claims department at the address shown in the 'How to contact us' section of this document. We will advise them what information and documentation we require to process the claim. We will pay the death benefit when all the underlying assets have been settled and all the required documentation has been received by us.

### What taxes are applicable?

This document assumes that you are UK resident and domiciled for taxation purposes. If you are in any doubt about your tax status you should consult your financial adviser. How tax affects you will depend on your individual circumstances.

The following information regarding taxation is based on our current understanding of UK legislation, which may change in future.

#### Corporation tax

We pay no corporate taxes in the Isle of Man on the capital growth or income which accrue to any of the underlying investments linked to your Account. By contrast, UK life assurance funds must pay tax at a rate of 20% on both income and gains.

#### Capital gains tax

Any investment gains made because of switching the underlying investments choices within your Account do not give rise to a UK capital gains tax liability. Any benefits taken from the Account are not subject to Capital Gains Tax, but may be subject to income tax.

#### Income tax

Depending on your country of tax residence at the time, you may be assessed under income tax when certain transactions occur within the Account. These transactions are known as chargeable events and if a chargeable event occurs that gives rise to a chargeable gain, you may be liable to pay income tax on the gain. The main chargeable events are:

- Where the Account ends because a life assured dies and the death benefit becomes payable
- If the Account or any of the individual policies within it are assigned to a new owner for money or money's worth
- For any withdrawals that exceed the 5% tax-deferred allowance in any policy year, or the cumulative 5% tax deferred allowance over the lifetime of the Account
- If you fully surrender the Account or any of the individual policies within it

If a chargeable gain arises it will be assessed to income tax. This will be based on your highest marginal rate of income tax at that time. Top-slicing relief is available.

#### What is the 5% tax deferred allowance?

You can withdraw up to 5% of your premium each year for up to 20 years without any immediate liability to income tax. This is known as the 5% tax-deferred allowance. Unused amounts can be 'stored' for use in later years, including years beyond year 20. Deferring an assessment to income tax may be beneficial for several reasons, such as if you expect your level of income to fall in future, or if you plan to move abroad away from the UK tax net. If you withdraw more than a total of 5% of the premium each policy year, the excess will give rise to an immediate income tax charge at your highest marginal rate. Top-slicing relief may be available.

Any financial adviser charge deductions from your Account will count towards your 5% tax deferred allowance and may have tax implications. It is important that you discuss these with your financial adviser. Any fund adviser charges do not count towards your 5% tax deferred allowance.

### **Inheritance tax**

Inheritance tax planning is becoming increasingly relevant, as more individuals fall within its remit.

We offer several trust options which can be used to help to reduce the impact of inheritance tax on your estate. These are the Gift Trust and Gift and Loan Trust. The Gift and Loan Trust needs to be considered at the outset as part of the Account application, as this trust cannot be added to an existing Account after it has been issued.

We also offer the Probate Trust which can be considered at the outset or added to an Account after issue. The Probate Trust has no effect on inheritance tax, but it allows your beneficiaries to have access to the value of your Account on your death immediately, without the need to obtain Isle of Man or UK Grant of Probate.

Please contact your financial adviser if you require any more information on any of these trust options.

### **How can I find out the current value of my Account?**

If you register for a MyAccess account through the 'Log in' link on our website [www.canadlife.co.uk](http://www.canadlife.co.uk) and you can obtain an indicative Account value at any time.

We will provide you with quarterly transaction statements which will also show the ongoing value of your Account.

You can also contact us at any time to obtain an indicative value, although note that any values we provide are not guaranteed.

### **Can I change my mind?**

Yes, under Isle of Man insurance regulation, you have the right to cancel your Account within 30 days of receipt of your documents.

To exercise your right to cancel, please complete and return to us the cancellation notice provided to you with your Account documents. You can also cancel your Account before you receive your documents by contacting us or your financial adviser. On acceptance of your cancellation notice, we will refund the premium invested, less any payments already paid to your financial adviser or fund investment adviser and less any fall in the value of your underlying investments. Should a rise in investment value occur, we will retain the surplus and only the premium invested will be returned. This means that the refund you receive may be less than your original premium.

Please be aware that if you choose to cancel an Account that is linked to a deposit which has a term of more than 30 days, or is linked to a fund which deals infrequently, then we may delay the repayment of the part of your Account linked to the deposit or fund described above until the deposit matures or the dealing date of the fund is reached, and full settlement is received by us.

## Further information

### How do I make a complaint?

If you need to complain about any part of the service we have provided, please contact us, using the details in the 'How to Contact us' section below. If you are not happy with our response you have the option to refer it to the Isle of Man Financial Ombudsman, which is an independent body that can consider your complaint and our response impartially to reach a conclusion.

You can contact the Financial Services Ombudsman as follows:

**Financial Services Ombudsman Scheme for the Isle of Man**  
**Thie Slieau Whallian**  
**Foxdale Road**  
**St John's**  
**Isle of Man**  
**IM4 3AS**

Phone: +44 (0)1624 686500  
E-mail: [ombudsman@iomoft.gov.im](mailto:ombudsman@iomoft.gov.im)  
Website: [www.gov.im/oft](http://www.gov.im/oft)

Referring a complaint to the Ombudsman may preclude you from taking legal proceedings.

### What law applies to the Prestige Account?

The Prestige Account is issued in the Isle of Man and is subject to Manx Law.

### Is there any investor protection available with the Prestige Account?

Yes, our Account holders are protected by the Isle of Man's Life Assurance (Compensation of Policyholders) Regulations 1991.

Under these regulations, if we cannot meet our obligations to policyholders because we have become insolvent, you may be entitled to compensation from the Isle of Man Financial Services Authority of an amount of up to 90% of our liability under the Account.

The Isle of Man Policyholders Compensation Scheme provides protection to all policyholders, no matter where they live.

The Isle of Man Policyholders Compensation Scheme is funded by a levy contribution imposed on all authorised Isle of Man Life Assurance Companies.

If a levy contribution is imposed on the Company because of the insolvency of another authorised Isle of Man Life Assurance Company, we reserve the right to deduct such levy contribution from the Account value at the time.

The total amount of any levy contributions required to be paid will not exceed 2% of the Account value at the date on which the insolvent insurer became insolvent.

Further information regarding the Isle of Man Policyholders' Protection Scheme is available from the Isle of Man Financial Services Authority's website at:  
<https://www.iomfsa.im/consumer-material/compensation-scheme-life-assurance/>

### What protection is there for investments linked to the policies?

The individual investments an Account is linked to are not covered by the Isle of Man Life Assurance (Compensation of Policyholders) Regulations 1991, as these regulations only apply to an authorised Isle of Man life assurance company which has itself become insolvent.

The compensation offered for an individual investment depends upon what type of investment vehicle or structure is involved (that is, whether it is a unit trust, a cash deposit or other), what jurisdiction the investment vehicle or structure is constituted under and whether it is authorised by a regulatory body.

Therefore, where there is concern about the level of compensation offered for an individual investment, we would recommend contacting the individual organisation whose investments are being considered.

Some compensation schemes in other jurisdictions have a maximum amount they will pay out to each client of the investment in question. As the underlying investments belong to us, there will only be one holder of each investment, and although several investors may have their policies linked to a particular investment, the compensation scheme would only treat us as one investor. Therefore, any compensation received would have to be split between all our relevant policyholders – as would be the case with any life assurance or other company in this situation.

# Contact

## How to contact us

If you have any questions regarding your Account, we recommend that you contact your financial adviser in the first instance. Where this is not possible, you can contact us in the following ways:

### By Post

CLI Institutional Limited  
Canada Life House  
Isle of Man Business Park  
Douglas  
Isle of Man  
IM2 2QJ



### Call Us

+44 (0) 333 015 1382



### By email

[focus@canadalifeint.com](mailto:focus@canadalifeint.com)



### Online

[www.canadalife.co.uk](http://www.canadalife.co.uk)



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