

The Retirement Account

Risk-targeted solutions delivering ongoing suitability

The Retirement Account offers a Core range of insured funds with the aim of providing a multi-asset, globally diversified, low-cost fund proposition that can be used for supporting wealth accumulation as well as income drawdown and/or capital preservation in retirement.

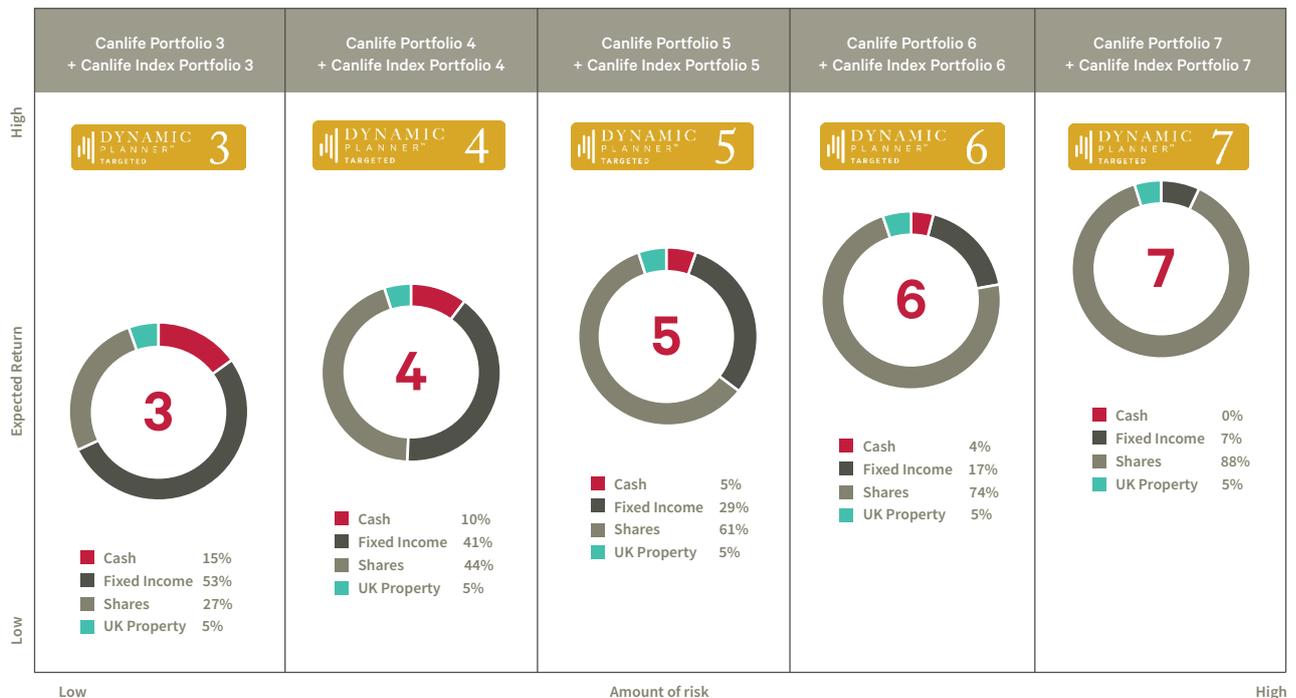
The Core Range includes ten different risk-targeted, active and index portfolios.

		Lower risk					Higher risk
Risk Targeted	Active	Portfolio 3	Portfolio 4	Portfolio 5	Portfolio 6	Portfolio 7	
Risk Targeted	Index	Index Portfolio 3	Index Portfolio 4	Index Portfolio 5	Index Portfolio 6	Index Portfolio 7	

How do risk-targeted portfolios work?

Risk Targeted portfolios adhere strictly to defined asset allocation boundaries set by Dynamic Planner, a leading fund profiling tool provided by Distribution Technology. As there is no deviation from their initial risk levels, ongoing suitability for clients from initial investment to subsequent reviews is achieved. Canada Life Asset Management review and, if necessary, rebalance each risk-profiled portfolio on a daily basis to ensure it achieves its aims and risk-profile allocations. Both active and passive Risk Targeted options exist within the core investment range aligned to Dynamic Planner's risk profiles 3 to 7.

As the risk increases so does the potential return – and the likelihood of volatility.



Fund allocations can change over time and the charts are indicative. Current allocations can be found on the fund fact sheets available on our website. The fund may invest in property funds that may be illiquid and subject to wide price spreads, both of which can impact the value of the fund. The value of the property is based on the opinion of a valuer and is therefore subjective.

Why are risk-targeted portfolios of value?

Economic uncertainty and the threat of increased market volatility make investing in the current climate difficult, especially when trying to ensure investments remain aligned to the risk profile of a client.

Risk-targeted funds provide an efficient and effective way to deliver consistent outcomes.

Choice of investment management style

There are ten portfolios available in The Retirement Account, five active and five passive.

Option 1	Option 2
Active	Index (passive)
A risk-targeted range that aims to continually prescribe to a set level of risk and is implemented using mainly in-house Canada Life Asset Management's funds.	A risk-targeted range that aims to continually prescribe to a set level of risk and is implemented using mainly index-tracking funds from Vanguard.
	

At a glance

- + Ten globally diversified funds aligned to Dynamic Planner's asset allocation for risk profiles 3 to 7
- + Investment expertise of our actively-managed in-house fund range and an index range using mainly index-tracking funds from Vanguard
- + More than a decade of proven capability in Risk-Targeted fund management
- + Ready-made, cost effective solutions delivering ongoing suitability for your clients
- + Long track record in active fund management
- + Canada Life Asset Management review and, if necessary, rebalance each Risk-Profiled portfolio on a daily basis to ensure it achieves its aims and Dynamic Planner (DT) Risk-Profile allocations



Please note that each of our active Canlife risk targeted funds invest into underlying OEICs (LF Canlife Portfolio III, IV, V, VI and VII).

Cost

Importantly, we understand the impact costs can have on long-term investment returns, so the portfolios are priced competitively.

Fund	Portfolio 3	Portfolio 4	Portfolio 5	Portfolio 6	Portfolio 7
Active OCF	0.36%	0.43%	0.51%	0.57%	0.61%
Index OCF	0.16%	0.16%	0.16%	0.16%	0.16%

Contact us

If you have any questions please:

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