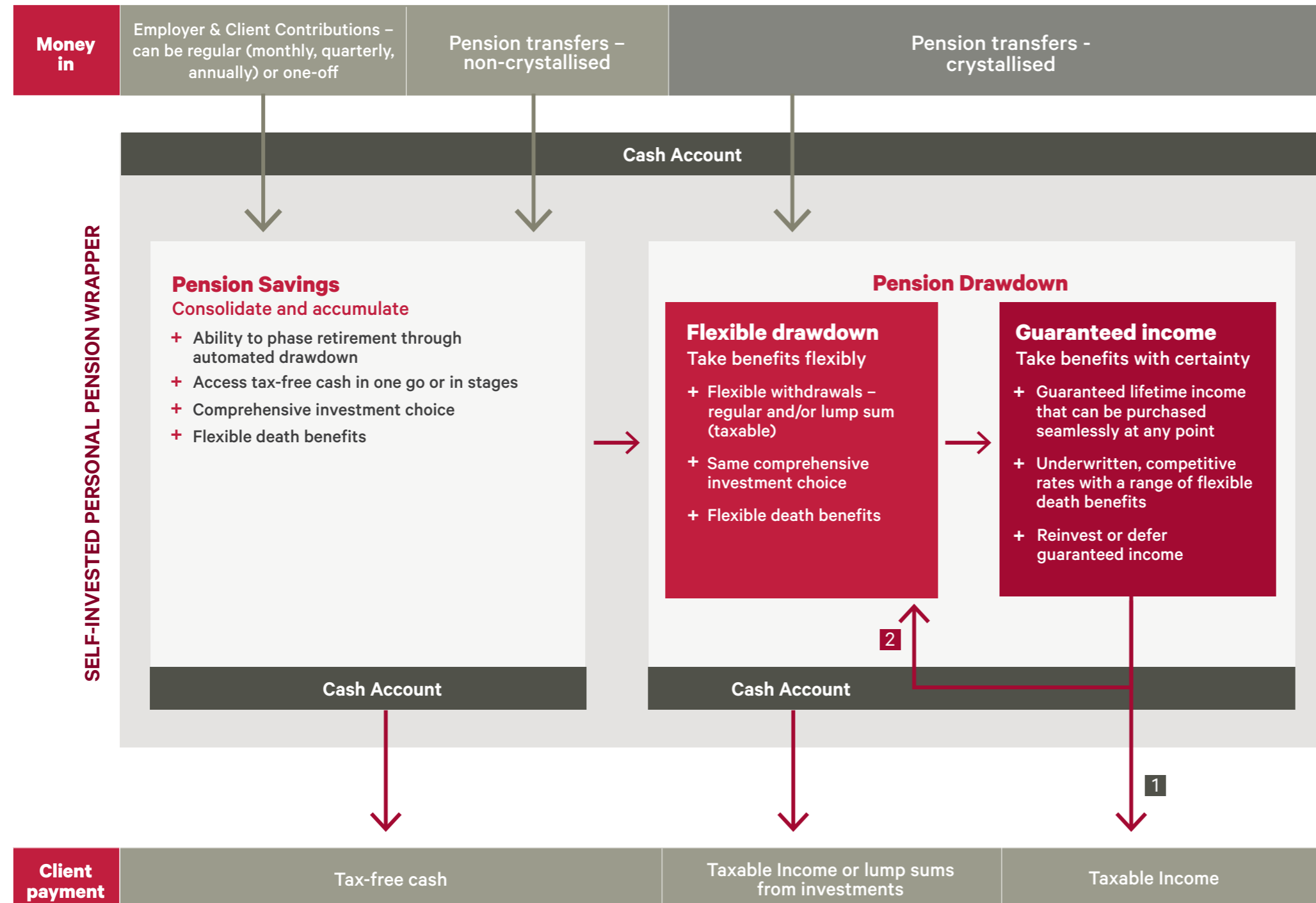




# The Retirement Account

## How it works



The Retirement Account enables your clients to invest in over 2,000 funds any combination of three fund ranges. Each range has been constructed using a different approach. Taken together, they ensure plentiful solutions for almost every investor's needs.

### The Core Fund Range

- + A range of low-cost, insured, ready-made, diversified funds
- + Risk-Targeted and Risk-Managed multi-asset options
- + Investment expertise & governance through Canada Life Asset Management
- + Exclusive funds providing access to the investment expertise of Brewin Dolphin
- + Active & Passive funds available
- + Protected fund offering a degree of security from the ups and downs of the stock market
- + Income generating fund options
- + Property Fund

canada *life*  
Asset Management

POWERED BY  
BREWIN DOLPHIN

### The Governed Fund Range

- + A broad selection of well-researched active single & multi-asset insured funds from established investment houses
- + A range of single strategy passive funds from Vanguard
- + Governance, monitoring and maintenance of the range is carried out in conjunction with Square Mile Investment Consulting and Research

SQUARE MILE  
INVESTMENT CONSULTING AND RESEARCH

### The Extended Fund Range

- + Comprehensive, platform-style selection of managed funds
- + Broad exposure across sectors and markets
- + Funds provided by a selection of fund houses

- + Funds can be selected from any of the 3 ranges
- + Same product charges apply across all fund ranges
- + Auto-rebalancing of investment funds – monthly, quarterly, annually or on an ad-hoc basis
- + Different fund choices can be made for Pension Savings and Pension Drawdown
- + You can also access a Model Portfolio Manager Tool

### Product charges

+ Annual account charge (tiered)			
Up to 75K	Between £75k and £150K	Between £150k and £1m	Excess above £1m
0.40%	0.30%	0.20%	0.10%

With guaranteed income, you can:-

- 1 Take income (taxable)
- 2 Reinvest income\*

\* Guaranteed income can be seamlessly reinvested in Pension Drawdown through any of our investment solutions or left in the cash account. No tax payable until the income is paid out.