

## Wealth Preservation Account - Tariff

### Establishment charge

In order to assist your financial adviser in selecting an appropriate arrangement for your circumstances, Canada Life International provides two options by which the costs of setting up your Plan can be paid. These are:-

#### Option I

A charge for the establishment of the Plan is taken by Canada Life International at outset.

A commission payment, if applicable, will be made to your financial adviser for his work in establishing the Plan and this will also be deducted at outset. Your financial adviser will be able to give you further details.

#### Option II

An establishment charge is deducted quarterly from the Plan over the first 5 years. The amount of the charge depends on the commission payment made to your financial adviser for his work in establishing the Plan for you.

Your financial adviser will be able to give you any further details.

With Option II, if the Plan is surrendered in the first 5 years, the value of the units (at the next valuation date) less any outstanding fees and establishment charges will be payable.

### Quarterly administration and valuation charges

Canada Life International will produce a valuation and cash statement of the Plan each calendar quarter.

To cover the costs of the ongoing administration and reporting of your portfolio, a charge of £115.90 is made quarterly. Additional valuations will be charged at a rate of £25.00 each.

### Transaction fees

The following fees are only levied when a transaction relating to a sale and/or purchase of a fund is requested.

A charge of £15.45 will be levied per sale or purchase of Canada Life International funds within the Plan, with the exception of the Canada Life International Money Funds where no charge is made for transactions into and out of these funds.

A charge of £31.20 is levied per sale or purchase of externally managed funds held within the Plan. A charge of £38.80 is levied per sale or purchase of any Investment Trusts held within the Plan.

A charge of £18.40 is levied per transfer of an external cash fixture.

Please note that a sale followed by a purchase (otherwise known as a switch) generates two fees as set out above.

### Payments from the Plan

There is no charge providing the payment is made direct to a bank account through the Bankers Automated Clearing System (BACS).

There may, however, be dealing charges incurred on the Account in connection with sale of the assets to which benefits are linked.

If another payment method is required, a charge of £13.00 (or currency equivalent) will be made per payment in addition to any third party charges.

### Additional information

#### Additional Investments

The Wealth Preservation Account does not accept additional investments.

#### Servicing Commission

An amount may be taken from your Plan on a quarterly basis in arrears for payment as servicing commission to your financial adviser. It is available up to the maximum permitted of 1.5% per annum. The maximum cumulative servicing commission and fund adviser fee is 2.0% per annum (excluding VAT).

#### Fund adviser fee

If you have agreed to a fund adviser fee for your nominated fund adviser, then this will be deducted each quarter.

#### Note

Canada Life International makes no other charge to the Plan. Custodian charges for the delivery or receipt of overseas securities, together with any bank charges levied for settlement, are passed on at cost to the Wealth Preservation Account. Any institutional discounts or initial commissions which would be payable by fund management houses on the selected funds will be credited in full to the Wealth Preservation Account. Canada Life International's fees, stockbroking costs, any withdrawals and advisers fees will be taken by selling sufficient units to raise the required cash, where necessary.

Please note that the quarterly administration charge, valuation charge and transaction fees may be increased from time to time. You will be notified in advance of any changes.



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