

This document is for investment professionals only
and should not be relied upon by private investors.

Investing in a Canada Life International Bond

All you need to know about setting up and administering client accounts on our platform

Fidelity has an arrangement whereby clients can invest in our fund range within Canada Life International's offshore investment bonds. The following two options are available:

- **Canada Life International Limited**
Premiere Account and Wealth Preservation Account
- **Canada Life International Assurance (Ireland) DAC**
Premiere Europe Account and Wealth Preservation Europe Account.

Your clients' fund choices sit on our platform for you to manage online. As we describe overleaf, Canada Life International are responsible for managing most aspects of the account's administration. We also explain here how to set up and administer an investment on behalf of a client and answer some commonly-asked questions about this investment option.

The value of investments and the income from them can go down as well as up so your client may get back less than they invest.

Adviser Solutions



Your questions answered

How do I get an illustration?

All illustration requests should be made to Canada Life by contacting them directly (contact details are shown on page 4).

Please note the illustration will not include the underlying fund choices and the projections will not reflect the actual cost of investing into our funds.

How do I open a Canada Life International Bond?

Please contact Canada Life to open an account and they will then contact us to set up the account and invest on our platform. We will then set the account up on our platform in the name of Canada Life. The underlying client will be identifiable by a unique designation.

All payments should be made directly to Canada Life in Sterling (payments are not accepted in any other currency). Your client's money will initially be placed into Product Cash. This then gives you the freedom to switch online through our platform into the client's chosen permitted investments.

Which of the bonds is right for my clients?

For more information on the International Bonds offered by Canada Life, please contact their Adviser Support team directly using the details shown at the end of this document.

What are the charges?

Please check with Canada Life with regards to the charges they make for investing in an International Bond. In addition to Canada Life's fees, we typically charge a service fee of 0.25% based on an account's value. There may be additional charges for exchange-traded investments, i.e. stamp duty and dealing charges.

Can I view the account on your platform?

Yes, once the account has been set up, you will be able to view it on our platform by selecting 'Companies & Trusts' as shown below. It will appear in the form of a Corporate Account in the name of Canada Life. The account will have a designation, which will be the Canada Life account number. There will be no reference to the client's name. If your client has other investments with us, you will have to view these separately.

Client	Date of birth	Postcode	Status
Clients you have search and found will appear here			

Selected (0)
View
Manage Client Profile
Create a project
Link a client
Show: 20

What funds can be included within the International Bond?

You have access to all the funds on our platform. However, some fund types are not permitted within an International Bond wrapper. Therefore, please ensure that the funds you wish to access on behalf of your clients are permissible under the International Bond investment rules. As our online fund range is not restricted, please contact Canada Life before transacting if you are in any doubt about the eligibility of a fund.

Can model and Discretionary Fund Manager (DFM) portfolios be used for International Bond accounts?

Yes, these can be set up and administered in the normal way through our platform. Rebalancing of client accounts can also be managed through our website.

Can I set up a regular savings plan?

No, unfortunately it is not possible to invest in Canada Life's International Bonds through a regular savings plan.

How do I arrange a top up?

Please contact Canada Life. They will complete our application form and arrange payment. The investment will be placed in Product Cash.

Can I re-register an International Bond account?

Yes, please contact Canada Life who will complete the Corporate Re-registration form and Letter of Authority on your behalf.

How do I switch funds?

You can place any switch instruction through our platform in the normal way. However, please ensure that the selected funds are permissible under the International Bond investment rules.

Can I set up a Fixed Withdrawal Plan?

Yes, simply contact Canada Life who will complete an application form on your behalf. Any amendments to the plan should also be arranged through Canada Life.

Can a natural income (dividends and income distributions) be taken from the underlying funds?

Yes, although the default is for natural income payments to be reinvested. To arrange for them to be paid out, please contact Canada Life directly (no form is required).

Can these products be held as part of a trust?

Yes, this is possible, although the arrangement is managed entirely by Canada Life. Please contact them directly for further information.

How do I set up an adviser fee on the account?

Adviser fees should only be set up (or amended) via Canada Life, not through our platform. If a fee is set up via our platform, this could result in the client being double charged.

Where applicable, any DFM fee should also be set up via Canada Life.

How do I sell or surrender the bond?

Please contact Canada Life directly, who will complete a sell form before sending it on to us.



Contact details for Canada Life International

Canada Life International are responsible for most aspects of an account's administration and so please contact them directly for illustrations, opening a bond, re-registrations, setting up adviser fees, withdrawals and surrendering a bond. You can contact them in one of the following ways:

- **Email:** focus@canadalifeint.com
- **Telephone:** 01624 820200

You can also speak to your usual Fidelity representative if you need to know more about investing through a Canada Life International Bond.

Adviser Solutions

