

# Working in partnership with you

We are delighted to offer you special terms on The Retirement Account - an efficient and effective way to structure your clients' finances both pre and during retirement. You can also access our technical and investment specialists with your questions at any time.

## The Retirement Account in a nutshell

The Retirement Account (TRA) is a modern retirement solution that allows clients to:

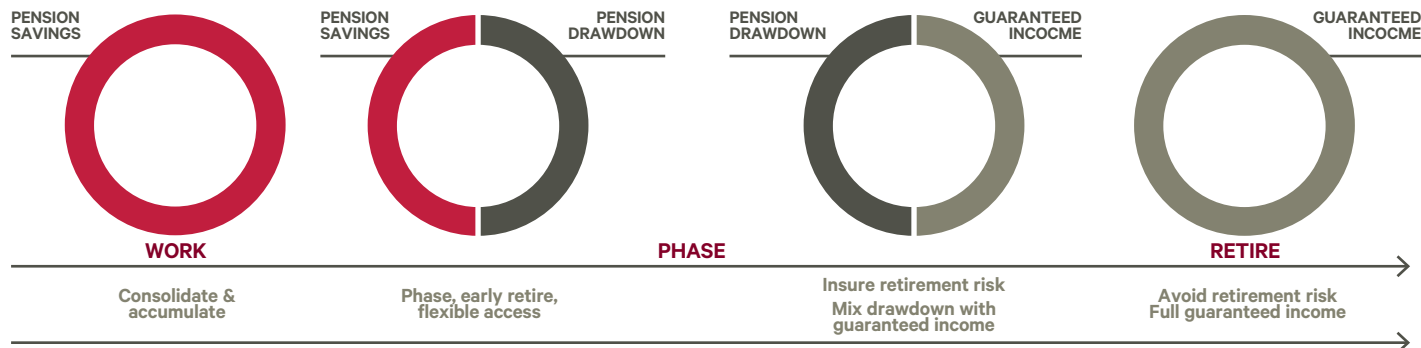
- Consolidate pensions and continue to invest and accumulate
- Progress into retirement using automated phased drawdown of tax-free cash, with a choice of flexible income drawdown, guaranteed income or a blend of both
- Access guaranteed income via an individually written annuity within the pension wrapper, which can be paid out or reinvested, providing many tax advantages
- Invest in a choice of over 2000 funds (and growing), with model portfolio manager, auto-rebalancing and ability to assign different strategies pre-and post-retirement
- Phase annuitisation to secure income as needed later in retirement

The Retirement Account (TRA) also provides:

- Simple % based charging
- Online functionality and application process
- Excellent support from Canada Life's customer service, account management and technical teams

### Your special terms

Tiered annual product charge (deducted monthly)	Charge %
Tier 1 - up to £150,000	0.20%
Tier 2 - Between £150,000 and £1 million	0.18%
Tier 3 - Above £1 million	0.10%



## Contact us

**Stuart Mann**  
Strategic Account Manager

Call: 07803 249 343

Email: [stuart.mann@canadalife.co.uk](mailto:stuart.mann@canadalife.co.uk)

**Graeme Mackay**  
Strategic Account Manager

Call: 07860 188 072

Email: [graeme.mackay@canadalife.co.uk](mailto:graeme.mackay@canadalife.co.uk)

Technical support for advisers  
ican team

[WMTechnicalSupport@canadalife.co.uk](mailto:WMTechnicalSupport@canadalife.co.uk)

Technical support or information  
on Canada Life Asset  
Management Funds

[contactclinvestments@canadalife.co.uk](mailto:contactclinvestments@canadalife.co.uk)

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

