

# 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:**

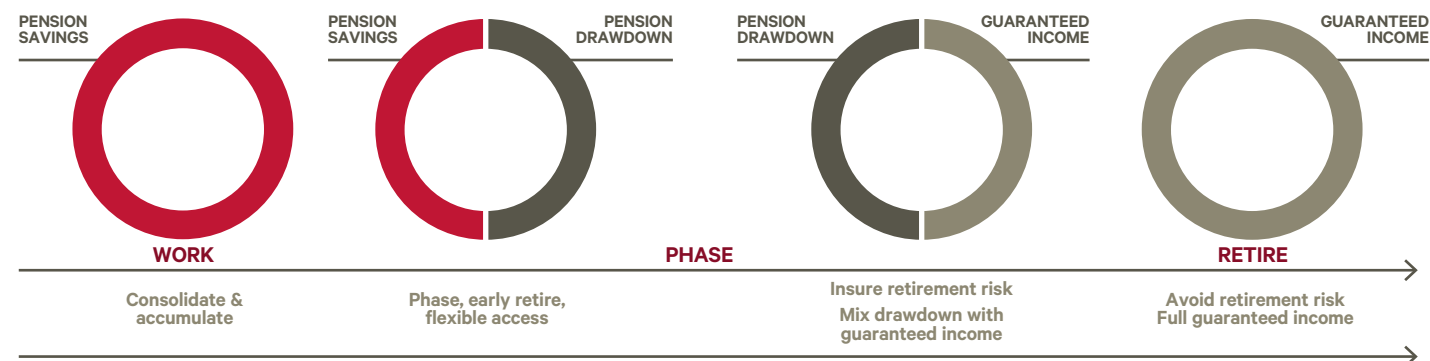
- Consolidate pensions and continue to invest and accumulate
- Progress into retirement using automated phased drawdown of tax-free cash, with a choice of flexible income drawdown, guaranteed income or a blend of both
- Access guaranteed income via an individually written annuity within the pension wrapper, 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 £75,000	0.30%
Tier 2 – Between £75,000 and £150,000	0.20%
Tier 3 – Between £150,000 and £1 million	0.15%
Tier 4 – Above £1 million	0.10%



## Contact us

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