



# Canada Life's Advantage 100 Pension Special Offer is made to measure

If you 'run the ruler' over our Advantage 100 Pension Special Offer you'll see that it adds up impressively.

**5% commission\***

**100% allocation  
for your clients\***

\*Certain terms and conditions apply, please see overleaf for more details

Talk to your Canada Life  
Broker Consultant today!



## Advantage 100 Details

Plans available on:	Advantage 100 Single Premium Personal Pensions. Advantage 100 Single Premium Executive Pensions. Advantage 100 Personal Retirement Bond.
Allocation Rate:	100% for policies with a term greater than or equal to 10 years. For policies with a term less than 10 years the allocation rate will be $100\% - 0.75\% * (10 - \text{term})$ . Term is defined as the number of years between the policyholder's next birthday when the policy is taken out and the policyholder's normal retirement age, where the normal retirement age is subject to an upper limit of 65 for the purposes of calculating the term.
Commission:	5% of the single premium. Commission cannot be reduced and cannot be sacrificed in return for extra allocation. The exception to this is where the term is less than 10 years and the allocation rate is less than 100%. In this case commission can be sacrificed to increase the allocation rate to 100%.
Trailer commission:	None.
Management Charge:	1% per annum for standard Setanta funds. The management charge for other funds varies. Please see the Advantage 100 fact sheet for details.
Loyalty Bonus:	None.
Surrender Penalties:	Surrender penalties apply during the first five years after investment as follows: Yr 1 - 5%, Yr 2 - 5%, Yr 3 - 5%, Yr 4 - 3%, Yr 5 - 2%. Surrender penalties apply on early retirement or transfer out during the first five years after investment. Surrender penalties will not apply on retirement on or after the policyholder's originally selected normal retirement date.
Minimum Premium:	€25k single premium.
Fund choice:	As per Advantage Plan. Self Directed Funds are not available. The Deposit Fund is available until the Deposit Fund closes. The Deposit Fund also has a special offer which increases the interest rate applying to certain pension policies. The special offer will apply to Advantage 100 Single Premium Personal and Executive Pensions only. Please see the Deposit Fund Special Offer Flyer for full details on this offer.
Launch Date:	5th November 2008.
Close Date:	31st December 2008.

### IMPORTANT

If you want to avail of this special offer please write **Advantage 100** clearly on the top of the application form so our New Business Department can clearly recognise it.

The Pensions Special offer applying to the Advantage Plan Single Premium Pensions is available until 28 November 2008 as an alternative for qualifying policies where Advantage 100 is not selected. Please see the Pension Special Offer Flyer for full details of this offer and eligibility criteria for this offer. Where Advantage 100 is selected the normal Pensions Special Offer will not apply.



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This document is intended for Financial Advisors only and not consumers.