

See how Canada Life's Deposit Fund Special Offer Measures Up



If you 'run the ruler' over Canada Life's Pensions Special Offer you'll see that it adds up impressively.

This Pension's Season give your clients

the opportunity to avail of up to a

4.75% p.a.* gross return.

Talk to your Canada Life Broker Consultant today!

*Pension investments qualifying for the Deposit Fund Special Offer into the Deposit Fund received between 6 October and 25 November 2008 will earn interest at a fixed rate of the then prevailing ECB rate the day after we receive your investment and all requirements plus 1.5% until 31 March 2009. The ECB rate is currently 3.25% and is subject to change. The interest rate is made up of the prevailing ECB rate plus 1% provided by Allied Irish Banks, p.l.c plus an extra 0.5% provided by Canada Life.

After 1 April 2009 policies invested in the Deposit Fund will be automatically switched into the Canada Life/Setanta Cash Fund.

The Deposit Fund Special Offer applies to:
Advantage Plan single premium, Advantage Plan annual premium, Advantage Plus Plan annual premium.

The Deposit Fund Special Offer also applies to additional contributions on:
Advantage Plan, Premium Retirement Plan, Choice Retirement Plan.

Charges are as standard for the product selected. The interest rate earned by the Deposit Fund will be reduced by the annual management charge applicable to the product. Please see the individual product factsheets for details.



This document is intended for Financial Advisors only and not consumers

The Canada Life Assurance Company, Canada Life Assurance (Ireland) Limited and Allied Irish Banks, p.l.c are regulated by the Financial Regulator.

Notes

- For annual premium policies the first premium only will be invested in the Deposit Fund. The second and subsequent premiums will be invested in the Canada Life/Setanta Cash Fund unless otherwise advised by the policyholders.
- The interest rate is fixed when the funds are invested until 31 March 2009. The funds are invested the day after the application form and all requirements are received by the New Business administration teams in Head Office.
- Deposit Fund is available for a limited time only and may be closed at short notice
- In order to be invested, the application form and all requirements must be received by the New Business departments. Where requirements are missing, policies will not be issued and the rate when eventually issued will be the rate as at the day after the final requirement was received. At the fund's close date, policies awaiting issue with outstanding requirements will not be able to be issued.
- Quotations can be done on Omniquote by selecting the cash fund.
- Canada Life intends to invest the Deposit Fund in a deposit with Allied Irish Banks, p.l.c (AIB Bank) to provide the capital protection and interest on the fund. In the event that AIB Bank is unable to meet its obligations to Canada Life, the capital protection and interest may be affected and the value of the policy will reflect the assets recoverable by or payable to Canada Life by AIB Bank. The policyholder does not have a contract with AIB Bank or any recourse to it.
- The fund will not be available to regular premium pensions where the premium is payable monthly, quarterly or half yearly.
- Existing funds cannot be switched into the Deposit Fund.
- Exits and Fund Switches – Exits and Fund Switches out of the Deposit Fund are not permitted until after 31 March 2009. If a pension policy is partially or wholly invested in the Deposit Fund it will not be possible to access the funds in the policy (either on early retirement or to transfer to another provider) until the 31 March 2009. After this date exit and fund switch rules are as usual for specific products.
- Separate application forms are required for this fund for new policies. A top up form is required for additional contributions.



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