



# Supplement

## for the Canada Life International Portfolio Account

### Introduction

You have a Canada Life International Portfolio Account (the '**Bond**') provided by Canada Life International Limited ('**Canada Life**'). A separate contract exists between you and **Canada Life**, setting out the terms of the **Bond**. More information about the **Bond** is contained in the key features document of the **Bond**, and other relevant documentation provided by **Canada Life** and available through your intermediary. You cannot pay any further contributions to your **Bond**. The **Bond** is not available for new customers.

We provide services for the **Bond**. These are provided through an **Aegon General Investment Account (Aegon GIA)**, which we open in your name to hold investments made through the Aegon Platform in your **Bond** (referred to in this supplement as the '**Bond GIA**'). The terms upon which we provide the **Bond GIA** are set out in the Aegon Platform terms and conditions (the '**general terms**'), as amended by this supplement. Copies of this supplement and of the **general terms** are available on our website.

The **general terms** are supplemented and amended as set out below. These supplements and amendments take precedence over any conflicting term in the **general terms**, which otherwise apply in full to your **Bond GIA**.

## Definitions

1. The words and phrases in **bold** are terms defined in condition 2 of Part 1 of the **general terms**. They apply to this **supplement** except where specifically defined otherwise in this **supplement** or below.
2. For the purposes of your **Bond**, all references in the **general terms** and this **supplement** to your 'intermediary' should be read as references to your 'adviser' as that term is defined in the **general terms**.

## Point of contact

3. **Canada Life** is the point of contact for **your intermediary** for all queries relating to **your Bond**. **We** are the point of contact for **your intermediary** for all queries relating to the **investments** and **our** charges (if applicable) for the **Bond GIA**. Depending on the nature of the enquiry, **we** may from time to time refer **your intermediary** to **Canada Life**.
4. Canada Life can be contacted via:
  - telephone: +44 (0) 1624 820200;
  - email: focus@canadalifeint.com, and
  - address: Canada Life International, Canada Life House, Isle of Man Business Park, Douglas, Isle of Man IM2 2QJ.

## Stopping your intermediary from acting on your behalf

5. **You** can instruct **us** at any time to stop accepting instructions from **your intermediary**, by writing to **us**. **Your** letter must include clear details to identify **yourself** and **your Bond** and any other **products** that **you** hold with **us**. **You** should also notify **Canada Life** at this point. **Your** instruction will be put into effect as soon as reasonably practicable after **we** receive it. **We** will acknowledge receipt of **your** instruction and will inform **your intermediary** and notify **Canada Life** of the changes.
6. If **you** leave **your intermediary** **you** will lose access to any **investment** options which are exclusive to them.
7. **We** reserve the right to close **your Bond GIA** if **you** cease to be represented by an **intermediary**. If **we're** made aware that **you** don't have an **intermediary** **we'll** write to **you** to inform **you** of the available options.
8. In these circumstances **we** will accept any instructions received from **you** directly until **you** appoint a new **intermediary** – please write to **us** for more information.

## Valuation

9. If **you** require a valuation of **your Bond**, please contact **your intermediary**.
10. **Your intermediary** might provide **you** with **direct access** to online valuations for **investments** held in **your Bond GIA**. Please note: any online valuation provided by **us** will include details of investments in **your Bond GIA** but will not include any other assets **you** may hold under **your Bond**. **Canada Life** will supply details of these separately on request.
11. At least once every 12 months **we** will send **you** a statement showing the status of your **investments** held within **your Bond GIA**. This information will relate to the statement date and all transactions since the previous statement date. Valuations are based on the bid price as at the date shown on **your** statement. A copy will be made available to **your intermediary**. This will include details of the **Bond GIA** but will not include any other assets **you** may hold under **your Bond**. **Canada Life** will supply details of these separately on request.

### Trading instructions

12. We perform the trading of **investments** in your **Bond GIA** following an instruction from **you** or **your intermediary**. Receipt by **us** of an instruction does not constitute acceptance of the contract.
13. If **you** wish to switch between the **investments** available within the **Bond**, **you** should instruct **your intermediary**, who will make any necessary arrangements with **us**.
14. **Your intermediary** may provide **you** with **direct access** to **the Service** to carry out some transactions and/or check information for **yourself** in respect of **your Bond GIA**.

### Surrendering your Bond

15. If **you** wish to surrender all or part of the value of **your Bond** in the **Bond GIA**, **you** should instruct **your intermediary**, who will make the necessary arrangements through **Canada Life** and **us**. Once **you** have withdrawn all your assets from **your Bond GIA**, if there are any further **income** payments to **your Bond GIA** we will credit these to **Canada Life**.

### Death claim

16. If it is necessary to make a claim under the **Bond** in the **Bond GIA** following **your** death, **your** personal representatives should contact **Canada Life**.
17. In the event of **your** death we'll keep holding **your** assets and money until **we** receive further instructions from **Canada Life**. We'll stop reinvesting **income** and keep it in the **cash facility** of your **Bond GIA** until **we** have received further instructions from **Canada Life**.
18. The **annual charge** will continue to be charged as long as funds are held in **your Bond GIA**.

### Canada Life charges

19. The charges payable in respect of the **Bond** are described in the relevant key features and associated documentation provided by **Canada Life**.

### Platform annual charge:

20. We apply an **annual charge** for **our services** to **your Bond GIA**. The **annual charge** is calculated on the value of **your investments**, under condition 10.3.1 of Part 1 of the **general terms**.
21. We take the **annual charge** relating to **your Bond GIA** from the **cash facility** in **your Bond GIA**, unless **you** instruct **us** to take the charge from the additional **Aegon GIA** that **we** have automatically set up for **you**. Conditions 5.3 and 5.4 of Part 1 of the **general terms** explain the process for how the charge is taken.

### Adviser charges and service charges

22. **Adviser charges** and **service charges** cannot be paid from **your Bond GIA**. **You** must either pay these charges directly or arrange for their payment from an alternative source.

### Money in to the cash facility of your Bond GIA

23. Cash paid into the **cash facility** of **your Bond GIA** (that is not proceeds from the sale of **investments** already in **your Bond GIA**) must be paid in via **Canada Life**.

### Money out

24. All cash paid out of the **cash facility** of **your Bond GIA** (that is not used for purchasing **investments**) must be transferred directly to **Canada Life**.



### Assignment

25. If you assign your **Canada Life Bond** to another person, you may also assign the benefit of this agreement to that person.

### Third party rights

26. Only **we, you** and **Canada Life** can enforce the **terms and conditions**. The rights of any other person under the Contracts (Rights of Third Parties) Act 1999 to enforce any provision of the **terms and conditions** are excluded

