



# Supplement

## for the Canada Life International Assurance (Ireland) International Portfolio Bond

### Introduction

You have a Canada Life International Assurance (Ireland) International Portfolio Bond (the '**Bond**') provided by Canada Life International Assurance (Ireland) DAC ('**CLIAI**'). A separate contract exists between **you** and **CLIAI**, 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 **CLIAI** and available through **your intermediary**.

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. **CLIAI** 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 **CLIAI**.
4. **CLIAI** can be contacted via:-
  - telephone: +44 (0) 1624 820200
  - email: [focus@canadalifeint.com](mailto:focus@canadalifeint.com)
  - address: Canada Life International Assurance (Ireland) DAC, Irish Life Centre, Lower Abbey Street, Dublin 1, Ireland

## 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 **CLIAI** 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 **CLIAI** of the changes.
6. If **you** leave **your intermediary** **you** will lose access to any **investment** options which are exclusive to them.
7. 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**. **CLIAI** 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**. **CLIAI** will supply details of these separately on request.



### Death claim

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

### Platform annual charge:

15. **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**.
16. **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

17. **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

18. 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 **CLIAI**.

### Money out

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

### Assignment

20. If **you** assign **your CLIAI Bond** to another person, **you** may also assign the benefit of this agreement to that person.

### Third party rights

21. Only **we**, **you** and **CLIAI** 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

