



SERVICE AND SUPPORT GUIDE

Doing business with Canada Life Investments

March 2016



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1. INTRODUCTION

ABOUT THIS GUIDE

At Canada Life Investments we want to make it easy to do business with us. Our team of specialists will help you every step of the way, from your initial interest, to placing deals and monitoring your clients' investments.

Our funds are available through the group companies and wrap and platform providers listed below. You will find contact information and further details on page 9.



Our funds are also now available through the following open-architecture offshore bond providers: Aegon Ireland, Aviva International, AXA Isle-of-Man, L&G, Royal London 360, Royal Skandia and Standard Life. We review our platform availability regularly and are currently working with a number of wrap providers and platforms to increase access to our funds. Please let us know if you would like our funds to be available through any other platforms or wraps by contacting us on **020 7415 6482**.

For the latest list of platforms available please visit www.canadalifeinvestments.com

ABOUT CANADA LIFE INVESTMENTS

Canada Life Investments is a UK-based asset manager responsible for managing more than £33 billion of equities, fixed income and property*. Our parent company, Great-West Lifeco, is one of Canada's largest financial companies with £600bn consolidated assets under management.**



Our 45-strong team of investment professionals is based in the heart of the City of London and has extensive experience across all of the major asset classes. With an average tenure of nine years with the company, our managers work in a tight-knit atmosphere that fosters the sharing of ideas and allows for empowered decision-making.

Capita Financial Managers Limited (CF) is the Authorised Corporate Director of the CF Canada Life Investments Funds and is authorised and regulated by the Financial Conduct Authority. Canada Life Asset Management Limited is the investment manager.

Capita carries out all administration, which includes placing dealing instructions and taking calls from you and your clients. They are also responsible for all statutory literature, such as the prospectus, Key Investor Information Documents (KIID) and the application form.

*As at 31/12/15
**As at 31/12/15

2. QUICK REFERENCE CONTACT LIST

Canada Life Investments OEICs and ISAs

Investor Services and Dealing Team:

0345 606 6180 (Mon to Fri, 8.30am to 5.30pm)

Please note that calls may be recorded for training and monitoring purposes.

Press **1** for dealing

Press **2** for general enquiries

Email (general enquiries):

technical.services@capitafinancial.com

Email (Dealing):

ordergroup@capitafinancial.com

Fax:

0113 224 6001

Postal Address:

Capita Financial Managers Limited
2 The Boulevard
City West One Office Park
Gelderd Road
Leeds
LS12 6NT

Website:

www.canadalifeinvestments.com

Ordering literature:

contactclinvestments@canadalife.co.uk

Daily share prices and fund yields:

www.canadalifeinvestments.com/prices

Application forms and legal documents:

www.canadalifeinvestments.com/literature/t/application-forms/

Canada Life Investments

Sales Manager:

Andrew Morris

Telephone:

020 7415 6482

Email:

andrew.morris@canadalife.co.uk

Postal address:

Canada Life Investments
1-6 Lombard Street
London
EC3V 9JU

Canada Life International (Offshore Isle of Man):

01624 820 200 (Mon to Fri, 9.00am to 5.00pm)

Press **1** for all investment, tax and estate planning products

Press **2** for the Flexible Life Plan and whole of life protection product

Press **3** for non-product related enquiries

Email:

adviser.support@canadalifeint.com

Website:

www.canadalifeint.com

Canada Life International Assurance (Offshore Dublin):

+44 (0)1624 820 200 (Mon to Fri, 9.00am to 5.00pm)

Email:

distributionsupport@canadalifeint.ie

Website:

www.canadalifeinternational.ie

Canada Life (Onshore) Customer Services:

08457 226232 (Mon to Fri, 9.00am to 5.00pm)

Press **1** for Canada Life International

Press **2** for Canada Life Group Business

Press **3** for Canada Life UK Onshore Business

After selecting Option 3 for Canada Life UK Onshore Business please see the following options:

Press **1** for existing policies

Press **2** for Onshore quotes and technical support

Press **3** for new business

Press **4** for commission enquiries

Email:

customer.services@canadalife.co.uk

Fax:

01707 668431

Website:

www.canadalife.co.uk/ifa

3. GETTING STARTED

YOUR AGENT CODE

In order to do business with us, each adviser requires a unique agent code. You can request a code by contacting us either by telephone, email, fax or post. We will create and issue a code on the day the request is received and then provide you with our Terms of Business.

Telephone:

0345 606 6180

(Mon to Fri, 8.30am to 5.30pm)

Select option **2**

Email:

ordergroup@capitafinancial.com

Fax:

0113 224 6001

Postal address:

Capita Financial Managers Limited

2 The Boulevard

City West One Office Park

Gelderd Road

Leeds

LS12 6NT

Once the agent code is provided it should be quoted on all correspondence and dealing instructions.

3. GETTING STARTED CONTINUED

CANADA LIFE INVESTMENTS' FUNDS

Our broad fund range includes fixed income, global equity, UK equity, specialist equity, multi-asset and risk profiled solutions. All funds can be held within an ISA wrapper for tax efficiency. We also accept ISA transfers from other providers. For more information on our funds see page 14.

CF Canada Life Investments OEICs	
CF Canlife Asia Pacific Fund	CF Canlife Portfolio III Fund
CF Canlife Balanced Fund	CF Canlife Portfolio IV Fund
CF Canlife Corporate Bond Fund	CF Canlife Portfolio V Fund
CF Canlife European Fund	CF Canlife Portfolio VI Fund
CF Canlife Global Bond Fund	CF Canlife Portfolio VII Fund
CF Canlife Global Equity Fund	CF Canlife Strategic Return Fund
CF Canlife Global Equity Income Fund	CF Canlife Total Return Fund
CF Canlife Global High Yield Bond Fund	CF Canlife UK Equity Fund
CF Canlife Global Infrastructure Fund	CF Canlife UK Equity and Bond Income Fund
CF Canlife Global Resource Fund	CF Canlife UK Equity Income Fund
CF Canlife Japan Fund	CF Canlife UK Government Bond Fund
CF Canlife North American Fund	

Please note that the dealing cut-off for all funds is 11.59am London, UK time, and the valuation point is 12.00 noon, UK time. Further fund information, literature and application forms can be found on our website: www.canadalifeinvestments.com

Our funds are also available via:



Canada Life (onshore life and pension funds) at:
www.canadalife.co.uk/ifa



Canada Life International (offshore Isle of Man) at:
<http://ifazone.canadalifeint.com>



Canada Life International Assurance (offshore Dublin) at:
www.cliassurance.ie

3. GETTING STARTED CONTINUED

NEW OEIC BUSINESS

Our application forms, prospectus and Key Investor Information Documents can be downloaded from www.canadalifeinvestments.com. Alternatively please call **0345 606 6180** (Mon to Fri, 8.30am to 5.30pm) and select **option 2**.

Completed application forms and identification documents may be either posted, faxed to **0113 224 6001** or emailed to ordergroup@capitafinancial.com. The account will then be opened and the investment placed. The original application form, cheque and identification documents should be sent to:

Capita Financial Managers Limited
2 The Boulevard
City West One Office Park
Gelderd Road
Leeds
LS12 6NT

All cheques must be made payable to **Capita Financial Managers Limited**, quoting the client's full name(s) on the back of the cheque together with deal reference number (if known).

Please note that if a client wishes to set up a regular savings facility on their account, we require proof of their bank account in the form of either one of the following:

- original paying-in slip for the bank account
- original voided cheque for the bank account or
- original/original certified true copy of a bank statement no more than three months old

Prepaid envelopes can be requested by email at contactclinvestments@canadalife.co.uk or by calling **020 7415 6482**.

Alternatively, you may call our Dealing team on **0345 606 6180**, **option 1** (Mon to Fri, 8.30am to 5.30pm) with your agent code to open the account and place an investment. Once the investment has been made, a contract note and a registration document will be posted to the registered address. This must be completed and returned by your client so that their account can be fully registered.

Payment can be made by telegraphic transfer and BACS. Details of our bank accounts can be found on page 10.

If opening an account and investing through a platform, please contact the platform for information on how to complete the process. Their contact details can be found on page 9.

ISA APPLICATIONS AND TRANSFERS

Please ensure that the ISA Application & Declaration sections are also completed. The original ISA application form and identification documents must be sent by post to:

Capita Financial Managers Limited
2 The Boulevard
City West One Office Park
Gelderd Road
Leeds
LS12 6NT

We can accept payment for ISA investments via telegraphic transfer and BACS as well as by cheque. ISA transfers-in must be received by cheque from the other ISA provider. If paying by telegraphic transfer or BACS, as per HMRC requirements the funds must be received before the investment can be made. All cheques must be made payable to **Capita Financial Managers Limited** quoting the client's full name on the back of the cheque.

ISA investments cannot be placed by telephone.

ISA TRANSFERS

Please complete the relevant ISA Transfer Declaration & Authorisation and Authority forms within the application form so we can process your client's request.

ISA TRANSFERS IN

A new account is set up within five working days upon receipt of the instruction. We will send the transfer authority to the previous plan manager, who has up to 30 days to make the transfer. When the proceeds have been received and invested, we will issue a contract note to you and your client.

ISA TRANSFERS OUT

On receipt of a fully completed and correctly signed instruction and acceptance letter from the new ISA manager, we will process the redemption for the next available valuation point. The proceeds will be sent to the new ISA manager four working days from when the redemption was placed.

3. GETTING STARTED CONTINUED

IMPORTANT POINTS

All trade instructions and application forms are scanned once processed and all valid cheques are banked upon receipt.

All original identification documents such as passports and driving licenses will be returned within 24 hours of receipt by Royal Mail Special Delivery. All other original documents will be sent by Recorded Delivery.

Our valuation point is 12.00 noon, UK time each business day. Any new applications or top-ups received before 12.00 noon on a business day will receive that day's price. The price will be available to view after 5.30pm that day at:

www.canadalifeinvestments.com/prices

Any application or top-up received after 12.00 noon will be dealt at the next available valuation point. For example, business received after 12.00 noon on Monday will receive the valuation point at 12.00 noon on Tuesday.

Contract notes will be issued the following working day after the deal has been placed and will be sent to you and your client.

All account documentation and correspondence, will be sent to the first named registered holder.

Payments will normally be sent to the first named registered holder unless otherwise instructed.

For all new accounts the original signed application form is required to fully register the account. If the account and investment has been made by telephone then an original signed registration document must be returned (this will be sent by post together with the contract note).

Canada Life Investments is able to open new accounts without a dealing instruction being submitted at the same time. If an account is required prior to dealing, please ensure the application form has been completed with the dealing section left blank. A covering letter should accompany the application form stating a new account should be opened. Confirmation of the new account number will be posted to you and your client.

Accounts will not be fully registered until the original signed instruction, application form and, if applicable, the registration document has been received. Redemption proceeds cannot be released until full registration is complete.

OTHER USEFUL DOCUMENTS

The documents below may be required when opening an account. For further help and information please contact the Investor Services Team on 0345 606 6180 and select option 2, or email technical.services@capitafinancial.com

POWER OF ATTORNEY

This legal document delegates authority to a third party acting on a client's behalf. Please send us an original or original certified true copy. We may need to verify the identity of the attorneys, and may request further documents.

LETTER OF AUTHORITY

This allows a third party to act on a client's behalf for certain specified actions, e.g. dealing. Please send an original letter signed by the client(s) granting authority, along with an original or original certified true copy of the authorised signatory list for the individuals being given the authority.

AUTHORISED SIGNATORY LIST

We may require either an original or original certified true copy of the authorised signatory list to enable an account to be operated by designated individuals, e.g. for institutional accounts. Please ensure this is provided together with the application form.

NEW DESIGNATED ACCOUNTS FOR EXISTING CLIENTS

If an institutional client has an existing account and would like to open a new designated account, this can be done when placing a deal by phone, fax or post. Please clearly state that the deal is for a new designated account. A new application form is not required.

In the case of private individual investors, a new application form must be provided.

4. HOW TO INVEST

HOW TO PLACE A DEAL

There are various ways in which a deal can be placed.

Telephone:

0345 606 6180 (Mon to Fri, 8.30am to 5.30pm)

Press 1 – dealing line

Fax:

Fax instructions should be sent to **0113 224 6001**

Please note that for institutional clients wishing to redeem, all redemption trades placed by phone and fax must be backed up by an original signed instruction or form of renunciation which is sent with the contract note (unless a coverall agreement is in place).

Post:

Please send all dealing instructions to:
Capita Financial Managers Limited
2 The Boulevard, City West One Office Park
Gelderd Road, Leeds, LS12 6NT

Trades can also be placed via:

EMX:

Our participant code is CFMGR.

Please note that switches, conversions and ISA deals cannot be placed via EMX.

Calastone:

You will need to use your registered agency code number, a registered investor account number and the fund's ISIN code in order to place a trade.

Please note that switches, conversions and ISA deals cannot be made via Calastone.

MINIMUM INVESTMENT AMOUNTS B SHARE CLASS

The minimum investment and holding is £500 (when dealing directly with Canada Life Investments). As long as these limits are met, there is no minimum transfer value. For monthly investments by direct debit into the B share class, the minimum amount is £35 per fund per calendar month.

C SHARE CLASS

The minimum investment is £100,000 per fund and the minimum holding is £25,000 (when dealing directly with Canada Life Investments). As long as these limits are met, there is no minimum transfer value.

Please note that these amounts may vary when investing through a platform or wrap.

Further details can be found in the relevant fund prospectus at www.canadalifeinvestments.com

INVESTING THROUGH A PLATFORM AND WRAP (as at October 2014)

Deals can be placed through the following platforms/wraps:

	www.aegon.co.uk	Tel: 08456 10 00 10
	www.ajbell.co.uk	Tel: 0845 40 89 100
	www.alliancetrustsavings.co.uk	Tel: 01382 573737
	www.allfundsbank.com	Tel: 020 7758 5000
	www.ascentric.co.uk	Tel: 0845 600 5360
	www.avaloninvestment.co.uk	Tel: 01666 501710
	www.aviva-wrap.co.uk/wrap/advisor	Tel: 0845 075 6655
	www.cofunds.co.uk	Tel: 0845 604 4001
	www.fusionwealth.co.uk	Tel: 01403 334477
	www.hl.co.uk	Tel: 0117 980 9800
	www.jameshay.co.uk	Tel: 0845 850 4455
	www.nucleusfinancial.com	Tel: 0131 226 9800
	www.oldmutualwealth.co.uk	Tel: 0808 171 2626
	www.openwork.uk.com	Tel: 0870 608 2550
	www.pershing.co.uk	Tel: 020 7864 8000
	www.platform1online.com	Tel: 0845 366 5445
	www.rjis.co.uk	Tel: 020 7151 3000
	www.7im.co.uk	Tel: 020 7760 8777
	www.sippcentre.co.uk	Tel: 0845 83 99 060
	www.standardlife.co.uk	Tel: 0845 272 8810
	www.successionadvisoryservices.com	Tel: 01752 762 140
	www.suffolklife.co.uk	Tel: 01473 296969
	www.transact-online.co.uk	Tel: 020 7608 4900
	www.tpilp.com	Tel: 0871 700 0007
	www.wealthtime.co.uk	Tel: 01725 512925
	www.zurich.co.uk	Tel: 0500 546 546

4. HOW TO INVEST CONTINUED

MONTHLY INVESTMENTS

We offer the option to save regularly into an OEIC using monthly direct debits.

Collections are made on the 7th of each month. Please complete the relevant section of our application form and the direct debit mandate and send together with proof of the client's bank account (see page 7 under Getting Started for further details).

You and your client will receive confirmation when the plan has been set up. This will confirm the collection date, amount and fund(s) selected.

Contract notes are not issued for each direct debit collection. Half-yearly client statements are produced on 5 October and 5 April, and are sent to clients within 25 business days.

Changes to bank details must be submitted in writing with a minimum notice period of 10 working days prior to the next collection date.

Changes to the amount collected and cancellations of a direct debit can be made at any point prior to five working days of the next collection date.

INCOME DISTRIBUTIONS

If you have selected an income share class for your client, income payments will be automatically paid out unless instructed otherwise. Payment levels will fluctuate; they are not fixed or guaranteed, and depend on investment return. Please refer to the prospectus for ex-dividend and distribution dates as these vary by fund or contact our Investor Services Team on **0345 606 6180, option 2**.

If your client wishes to have income reinvested, please note this on the application. Income payments are shown on their bi-annual statements.

5. DEALS AND SETTLEMENT

PURCHASES

Once a deal has been placed, monies must be received within four business days of the valuation point.

Investments of more than £50,000: monies should be sent by electronic bank transfer.

Investments of less than £50,000: monies can be sent by electronic bank transfer or cheque for the net amount, together with an original signed letter by the client(s) confirming the registered name(s), account number (if known), designation (if applicable) and details of the deal.

Cheques should be made payable to Capita Financial Managers Limited with the client's full name and deal reference number (if known) written on the back and posted to:

Capita Financial Managers Limited
2 The Boulevard
City West One Office Park
Gelderd Road
Leeds
LS12 6NT

For electronic bank transfers our **bank details are:**

Sterling

Barclays Bank PLC, 50 Pall Mall, London, SW1Y 5AX
Account: Capita Financial Managers Limited
Account No: 30290122
Sort Code: 20-67-59
Swift code: BARCGB22

Euro

HSBC Bank PLC, City of London Corporate Office, PO Box 61004,
2nd floor, SE1 5RX
Account: Capita Financial Managers Limited – EURO
Account No: 68184370
Sort Code: 40-05-15
Swift code: MIDLGB22
IBAN: GB44MIDL40051568184370

When making an electronic bank transfer, please quote the client's account number as the reference (if known) or the client's name and the fund(s) they are investing into.

Please note that ISA investments cannot be made over the telephone as an original signed letter of instruction must be received. Investment proceeds must be received before the investment can be made as per HMRC requirements.

If ISA investments are made on a continuous basis without a break between tax years then an ISA declaration is not required for each investment. If there is a break in contributions between tax years a new declaration is needed before an investment can be made. This can be found in the Additional Investor Information Document and Application Form pack which can be downloaded from our website at www.canadalifeinvestments.com or requested by contacting the Investor Services Team on **0345 606 6180, option 2**, or by email at technical.services@capitafinancial.com

5. DEALS AND SETTLEMENT CONTINUED

REDEMPTIONS

Redemption (surrender) instructions will be placed at the next available valuation point from when the instruction is received. For example, an instruction received at 10am Tuesday will be placed at the 12.00 noon valuation point on Tuesday while an instruction received at 1pm Friday will be placed at the 12.00 noon valuation point on Monday.

A contract note will be sent to you and your client's registered address, together with a form of renunciation (surrender form) for completion, on the day following the valuation point. All clients named (registered) on the account, or all authorised signatories, must sign the form. If the instruction to place a redemption is placed by post, then no further action is required by the client as a form of renunciation is not needed.

Please note if a coverall agreement is already in place (institutional clients only), no form of renunciation will be sent as it is not required.

Four working days from receipt of the original signed renunciation form or original dealing instruction the investment proceeds will be sent to the client(s) by cheque and made payable to the first client named on the account. Payment to either or all registered holders can be made upon request in writing (the instruction must be signed by all registered clients).

Redemption proceeds can be made by electronic transfer. To arrange this the client(s) must send an original signed instruction confirming their bank details together with proof of their bank account. This can be in the form of either an original voided cheque, a valid bank statement no older than three months or an original paying-in slip. Please contact us on **0345 606 6180** and select **option 2** should you wish to discuss payment via telegraphic transfer. Payments cannot be made to third parties.

There are no exit fees for redeeming an investment, but a dilution levy may apply to our OEICs. Please see the prospectus or call **0345 606 6180** and select **option 2** for further details.

Redemptions can be placed over the telephone for ISAs. A completed form of renunciation or an original letter confirming the request must be sent for proceeds to be released.

FUND SWITCHES

Switches are placed as a simultaneous redemption and purchase at the same valuation point. Please see the prospectus for further information or contact the Investor Services Team on **0345 606 6180, option 2**, or by email at technical.services@capitafinancial.com

CONVERSIONS BETWEEN SHARE CLASSES

Conversions between share classes can be made. These are completed at the same valuation point- and there are no charges. Please note that a different annual management charge may apply which can be found in our prospectus.

STOCK TRANSFERS

A stock transfer form must be completed and signed in original by the transferor to enable us to action the request. To obtain a form, please contact the Investor Services Team on **0345 606 6180, option 2** or by email at technical.services@capitafinancial.com

We will process the stock transfer within 10 working days of receipt.

CANCELLATION RIGHTS

Clients who have received financial advice may have the right to cancel their application to buy shares within 14 days of receiving a cancellation notice from us.

If a client cancels their lump sum investment during this period and the value of the investment has fallen by the time we receive the cancellation notice, they will not receive a full refund, as an amount equal to any fall in value will be deducted from the sum originally invested.

Clients investing through a regular savings plan are entitled to cancel their first payment only; if they decide to cancel their contract within 14 days of receiving the cancellation notice, they will receive back the full initial payment.

Please note: If cancellation rights are applicable, the relevant field on the application form (titled the Adviser's Declaration) must be completed, or provided over the phone when placing the deal. If this has not been done, cancellation rights will not apply. Please see the prospectus for further information.

6. MAINTAINING YOUR CLIENTS' ACCOUNTS

VALUATIONS

For valuations, please call **0345 606 6180** and select **option 2**, or email technical.services@capitafinancial.com. Alternatively, your client may register for our online service where they can view their account. Details of how to do this are shown below. This is not available if the investment has been placed via a platform and in this case you should contact the platform directly.

ONLINE ACCESS FOR YOU AND YOUR CLIENTS

You and your clients can view holdings online by registering for our online service at: www.cfa-online.co.uk/pp/CFM/prices.asp

STATEMENTS

Statements are produced on 5 October and 5 April, and are sent to clients within 25 business days.

CONTRACT NOTES

Contract notes can also be sent by fax or email. We will require an original letter signed by the registered client(s) or authorised signatories to confirm these arrangements.

CHARGES, COMMISSION AND FEES

The Retail Distribution Review (RDR) regulatory changes were introduced by the Financial Conduct Authority (FCA) from 31 December 2012. With effect from this date, our default position is to view all deals from advisers or nominee operators as being 'advised' and, as such, under RDR, payment will not be made in respect of investments.

Canada Life Investments does not facilitate initial, ongoing or ad-hoc adviser charging for its OEICs, or ISA investment wrappers. Charges should be collected separately between you and your client.

For further information contact our Investor Services Team on **0345 606 6180**, **option 2** or by email at technical.services@capitafinancial.com

CHANGE OF ADDRESS

Please send an original instruction, signed by the registered client(s) to the following address:

Capita Financial Managers Limited
2 The Boulevard
City West One Office Park
Gelderd Road
Leeds
LS12 6NT

CHANGE OF NAME

Institutional Clients: Please send an original instruction, signed by the correct number of authorised signatories. We also require the certificate of incorporation or evidence from Companies House.

Private Clients: Please arrange for your client(s) to send an original signed letter of instruction together with an original or original certified true copy of the change of name document. Page 13 contains details on who can certify documents. For further information please contact us on **0345 606 6180** and select **option 2**, or email technical.services@capitafinancial.com

CHANGE OF SERVICING AGENT

Please send an original instruction signed by the client(s) to the address shown above.

DEATH OF AN INVESTOR

We understand that this is a sensitive time for your clients and want to ensure that the registration of a death is completed as easily as possible.

Please contact us on **0345 606 6180** and select **option 2**, or email CFA-probates@capitafinancial.com so we can assist you.

AMENDING A DESIGNATION

Please send an original letter of instruction signed by the registered client(s) or authorised signatories to the address shown above. The address to send all correspondence to is shown above.

7. ANTI-MONEY LAUNDERING AND OTHER DOCUMENTATION

Anti-money laundering documents must be provided when opening an account and placing an investment.

SENDING A COMPLETED APPLICATION FORM

Application forms can be posted, faxed to **0113 224 6001** or sent as a scanned copy by email to **ordergroup@capitafinancial.com**. We can then open an account and place an investment.

All original forms and identification documents should be sent by post to:

Capita Financial Managers Limited
2 The Boulevard
City West One Office Park
Gelderd Road
Leeds
LS12 6NT

Proof of identity
Valid passport
Valid photocard driving licence
Firearms/shotgun certificate
Identity card (Electoral Office N. Ireland)
EU identity card
National identity card (non-EU nationals)

Who can certify documents?
Copies of documents confirming identity and address will only be accepted if certified by one or more of the following:
Representative of an FCA or EU regulated organisation
Commissioner for Oaths
Serving Police Officer
Justice of the Peace
Solicitor or Barrister
Commanding Officer (Armed Forces only)
Accountant or Notary Public
Member of Parliament

VERIFYING YOUR CLIENTS' IDENTITY

Money laundering laws require us to obtain evidence of clients' identities. Documents must be submitted either in original or as an original certified true copy. Different sources of evidence must be given for a client's identity and their address. One of each should be provided. Please select from the list below. Alternatively, we also accept adviser verification of identity certificates instead.

Proof of identity
Valid photocard driving licence
Valid full UK driving licence (old style)
Evidence of council tax housing benefit
Tax credits notification
Pension book/entitlement letter
Educational or similar council grant
Current year tax bill
Bank statement*
Credit/debit card statement*
Utility bill*
Mortgage statement
Solicitor's letter re house purchase
Local council rent agreement
Court document (e.g. grant of probate)

*These items must be less than three months old.

7. ANTI-MONEY LAUNDERING AND OTHER DOCUMENTATION CONTINUED

Documents certified by the post office, under its identity checking service, are also acceptable.

Certifications must include the words 'certified a true copy of the original'.

For photographic evidence, where a clear reproduction cannot be achieved, the copy should be certified as being a good likeness of the individual.

Individuals may find it useful to provide this document to the certifier so that our requirements are understood.

In all cases, the certifier must:

- Sign
- Date
- Print their name, position, organisation and contact details

INSTITUTIONAL CLIENTS

For a list of anti-money laundering documents for institutional accounts, please contact our Investor Services Team on **0345 606 6180** (Mon to Fri, 8.30am to 5.30pm) **option 2** or by email at technical.services@capitafinancial.com

You will be required to provide information regarding the institutional business name, registered address, telephone number and your contact details. This will enable us to inform you of the exact requirements so we can open the account.

8. FUND INFORMATION

CF Canada Life Investments' Funds					
Fund Name	Share class (currency is GBP unless otherwise stated)	ISIN	Sedol	IA sector	
MULTI ASSET					
CF Canlife Balanced Fund	C Acc	GB00BKRC1N81	BKRC1N8	Mixed Investment 40% - 85% Shares	
CF Canlife Balanced Fund	B Acc	GB00BKRC1M74	BKRC1M7	Mixed Investment 40% - 85% Shares	
CF Canlife Portfolio III Fund	C Inc	GB00B8SC7T13	B8SC7T1	Mixed Investment 0% - 35% Shares	
CF Canlife Portfolio III Fund	C Acc	GB00B96T7P76	B96T7P7	Mixed Investment 0% - 35% Shares	
CF Canlife Portfolio III Fund	B Inc	GB00B97BL058	B97BL05	Mixed Investment 0% - 35% Shares	
CF Canlife Portfolio III Fund	B Acc	GB00B9CJ968	B9CJ96	Mixed Investment 0% - 35% Shares	
CF Canlife Portfolio IV Fund	C Inc	GB00B7R5DQ38	B7R5DQ3	Mixed Investment 20% - 60% Shares	
CF Canlife Portfolio IV Fund	C Acc	GB00B976VR77	B976VR7	Mixed Investment 20% - 60% Shares	
CF Canlife Portfolio IV Fund	B Inc	GB00B8RKLW79	B8RKLW7	Mixed Investment 20% - 60% Shares	
CF Canlife Portfolio IV Fund	B Acc	GB00B9CGW910	B9CGW91	Mixed Investment 20% - 60% Shares	
CF Canlife Portfolio V Fund	C Acc	GB00B9BQJ249	B9BQJ24	Mixed Investment 40% - 85% Shares	
CF Canlife Portfolio V Fund	B Acc	GB00B8HVRT53	B8HVRT5	Mixed Investment 40% - 85% Shares	
CF Canlife Portfolio VI Fund	C Acc	GB00B9BQBN99	B9BQBN9	Mixed Investment 40% - 85% Shares	
CF Canlife Portfolio VI Fund	B Acc	GB00B9CJ3L95	B9CJ3L9	Mixed Investment 40% - 85% Shares	
CF Canlife Portfolio VII Fund	C Acc	GB00B76WJ99	B76WJ99	Flexible Investment	
CF Canlife Portfolio VII Fund	B Acc	GB00B97C4545	B97C454	Flexible Investment	
CF Canlife Strategic Return Fund	C Acc	GB00BKRC1831	BKRC183	Specialist	
CF Canlife Strategic Return Fund	B Acc	GB00BKRC1724	BKRC172	Specialist	
CF Canlife Total Return Fund	C Acc	GB00B8B6XC56	B8B6XC5	Specialist	
CF Canlife Total Return Fund	B Acc	GB00B8HGP899	B8HGP89	Specialist	

8. FUND INFORMATION CONTINUED

CF Canada Life Investments' Funds					
Fund Name	Share class (currency is GBP unless otherwise stated)	ISIN	Sedol	IA sector	
FIXED INCOME					
CF Canlife Corporate Bond Fund	C Acc	GB00B6ZMK027	B6ZMK02	Sterling Corporate Bond	
CF Canlife Corporate Bond Fund	C Inc	GB00B7BW6H22	B7BW6H2	Sterling Corporate Bond	
CF Canlife Corporate Bond Fund	B Acc	GB00B738N334	B738N33	Sterling Corporate Bond	
CF Canlife Corporate Bond Fund	B Inc	GB00B73PBD01	B73PBD0	Sterling Corporate Bond	
CF Canlife Global Bond Fund	C Acc	GB00B4LW2X97	B4LW2X9	Global Bonds	
CF Canlife Global Bond Fund	C Inc	GB00B75H8448	B75H844	Global Bonds	
CF Canlife Global Bond Fund	B Acc	GB00B7735723	B773572	Global Bonds	
CF Canlife Global Bond Fund	B Inc	GB00B68WZZ96	B68WZZ9	Global Bonds	
CF Canlife Global High Yield Bond Fund	C Acc	GB00B9J56009	B9J5600	Global Bonds	
CF Canlife Global High Yield Bond Fund	C Inc	GB00B9J6S412	B9J6S41	Global Bonds	
CF Canlife Global High Yield Bond Fund	B Acc	GB00B975DY55	B975DY5	Global Bonds	
CF Canlife Global High Yield Bond Fund	B Inc	GB00B8KZK662	B8KZK66	Global Bonds	
CF Canlife UK Government Bond Fund	C Inc	GB00BLDYKJ43	BLDYKJ4	UK Gilts	
CF Canlife UK Government Bond Fund	B Inc	GB00BLDYKG12	BLDYKG1	UK Gilts	
EQUITIES					
CF Canlife Asia Pacific Fund	C Acc	GB00B719QW87	B719QW8	Asia Pacific ex Japan	
CF Canlife Asia Pacific Fund	C Acc (€)	GB00B3N2HP77	B3N2HP7	Asia Pacific ex Japan	
CF Canlife Asia Pacific Fund	B Acc	GB00B4KRR64	B4KRR64	Asia Pacific ex Japan	
CF Canlife Asia Pacific Fund	B Acc (€)	GB00B7N1P811	B7N1P81	Asia Pacific ex Japan	
CF Canlife European Fund	C Acc	GB00BKRC1492	BKRC149	Europe Excluding UK	
CF Canlife European Fund	B Acc	GB00BKRC1385	BKRC138	Europe Excluding UK	
CF Canlife Global Equity Fund	C Acc	GB00B78SPK99	B78SPK9	Global	
CF Canlife Global Equity Fund	B Acc	GB00B76WSL59	B76WSL5	Global	
CF Canlife Global Equity Income Fund	C Acc	GB00B5W34S70	B5W34S7	Global Equity Income	
CF Canlife Global Equity Income Fund	C Inc	GB00B52FW788	B52FW78	Global Equity Income	
CF Canlife Global Equity Income Fund	B Acc	GB00B7DZBD09	B7DZBD0	Global Equity Income	
CF Canlife Global Equity Income Fund	B Inc	GB00B705T736	B705T73	Global Equity Income	
CF Canlife Japan Fund	C Acc	GB00BKRC1J46	BKRC1J4	Japan	
CF Canlife Japan Fund	B Acc	GB00BKRC1H22	BKRC1H2	Japan	
CF Canlife North American Fund	C Acc	GB00B73N3278	B73N327	North America	
CF Canlife North American Fund	B Acc	GB00B735SW85	B735SW8	North America	
CF Canlife UK Equity Fund	C Acc	GB00B9J7KW65	B9J7KW6	UK All Companies	
CF Canlife UK Equity Fund	C Inc	GB00BCZNXX14	BCZNXX1	UK All Companies	
CF Canlife UK Equity Fund	B Acc	GB00B9J7Y574	B9J7Y57	UK All Companies	
CF Canlife UK Equity Fund	B Inc	GB00BCZNXW07	BCZNXW0	UK All Companies	
CF Canlife UK Equity and Bond Income Fund	C Acc	GB00B6SC4F24	B6SC4F2	UK Equity & Bond Income	
CF Canlife UK Equity and Bond Income Fund	C Inc	GB00B6Q60S17	B6Q60S1	UK Equity & Bond Income	
CF Canlife UK Equity and Bond Income Fund	B Acc	GB00B4QFHX84	B4QFHX8	UK Equity & Bond Income	
CF Canlife UK Equity and Bond Income Fund	B Inc	GB00B757V345	B757V34	UK Equity & Bond Income	
CF Canlife UK Equity Income Fund	C Acc	GB00B73RC112	B73RC11	UK Equity Income	
CF Canlife UK Equity Income Fund	C Inc	GB00B403JV05	B403JV0	UK Equity Income	
CF Canlife UK Equity Income Fund	B Acc	GB00B3N76D38	B3N76D3	UK Equity Income	
CF Canlife UK Equity Income Fund	B Inc	GB00B7501G64	B7501G6	UK Equity Income	
SPECIALIST EQUITIES					
CF Canlife Global Infrastructure Fund	C Acc	GB00B8B8TB27	B8B8TB2	Specialist	
CF Canlife Global Infrastructure Fund	B Acc	GB00B7XB4M82	B7XB4M8	Specialist	
CF Canlife Global Resource Fund	C Acc	GB00B76N3G84	B76N3G8	Specialist	
CF Canlife Global Resource Fund	B Acc	GB00B88W5J77	B88W5J7	Specialist	

IMPORTANT INFORMATION

Please contact us if you have any further questions.

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We may from time to time be required to change procedures outlined in this document. While it may be accurate at the time of writing, advisers are advised to contact Canada Life Investments if they wish to verify any detail by email at contactclinvestments@canadalife.co.uk or by calling **020 7415 6482**.

This guide is supplemental to and should be read in conjunction with the fund prospectus, Key Investor Information Document (KIID) and terms of business for advisers.

If you have any further queries, please contact our Investor Services Team who will be happy to help:

Telephone:
0345 606 6180 (Mon to Fri, 8.30am to 5.30pm)

Email:
technical.services@capitafinancial.com

The latest version of this guide is available from www.canadalifeinvestments.com/literature or by calling **020 7415 6482**