

The Canada Life Access Savings Plan is designed as a simple and flexible way to save for the medium to long term. You can choose how much you wish to save and how often. You have access to a range of funds covering equities, property, commodities, fixed interest and cash, each offering a different investment strategy and risk level. This range of funds allows you to specifically tailor your savings plan to your individual needs and attitude to risk.

### The Canada Life Access Savings Plan offers you:

- A simple savings plan. You decide how much you want to save, which funds you want to invest in and we will do the rest.
- Access to Setanta Asset Management and SEI, experienced investment professionals who are well positioned to identify good investment opportunities. Using professional investment managers allows you access to stock markets without the expertise needed for trading shares directly.
- Unit linked savings plan offers the potential of growth traditionally associated with stock markets. In the current environment, the return on deposit accounts is barely beating inflation.
- The flexibility to switch between a wide range of funds at any time during your savings plan. This allows you to capitalise on market conditions or to change your savings plan as your needs or circumstances change to ensure you always have the most tailored savings plan possible.

Information on the performance of the funds you choose is currently available through:

- weekly fund performance published in national newspapers
- annual reports specific to your investment, sent to you by Canada Life.

### What funds are available to me to save?

There are a number of funds available under the Canada Life Access Savings Plan covering various levels of risk and asset classes.

#### Lower Risk Funds

- Canada Life/Setanta Cash Fund
- Canada Life/Setanta Fixed Interest Fund
- Canada Life/SEI MoM Opportunistic Fixed Income Fund
- Canada Life/SEI MoM Global Fixed Income Fund

#### Medium Risk Funds

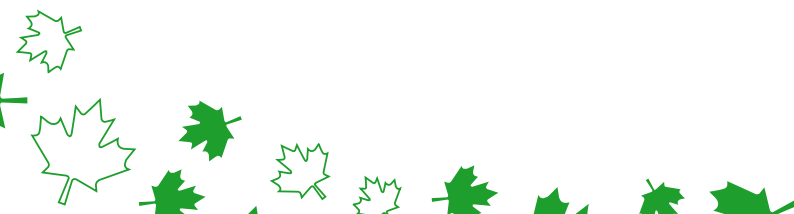
- Canada Life/Setanta Balanced Fund
- Canada Life/Setanta Strategic Growth Fund
- Canada Life/Setanta Balanced Dividend Fund
- Canada Life/Setanta Property Fund
- Canada Life/SEI MoM Global Balanced Fund
- Canada Life/Merrion Managed Fund
- Canada Life Quadrivium Fund

#### Higher Risk Funds

- Canada Life/Setanta European Equity Fund
- Canada Life/Setanta Focus 15 Fund
- Canada Life/Setanta Global Opportunity Fund
- Canada Life/Setanta Irish Equity Fund
- Canada Life/Setanta Equity Dividend Fund
- Canada Life/Setanta Income Opportunities Fund
- Canada Life/Morgan Stanley European Property Fund
- Canada Life/SEI MoM Global Equity Fund
- Canada Life/SEI MoM UK Equity Fund
- Canada Life/SEI MoM European Equity Fund
- Canada Life/SEI MoM US Equity Fund
- Canada Life/SEI MoM Japanese Equity Fund
- Canada Life/SEI MoM Pacific Basin Equity Fund
- Canada Life/SEI MoM Emerging Markets Equity Fund

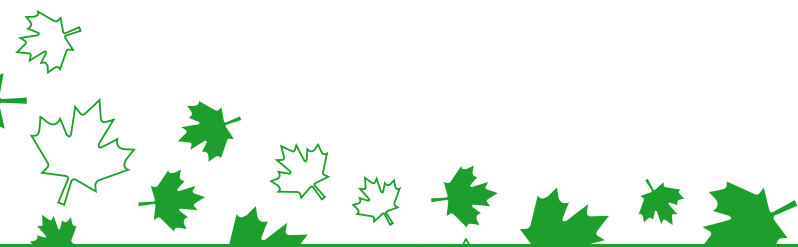
The Canada Life Guide to Investment Funds gives you background on these funds.

For details on how these funds have performed refer to the latest Canada Life Fund Performance Bulletin.



## Details

<i>Minimum Premium</i>	The minimum premium applicable depends on the frequency of your premiums.		
	Frequency of Premiums	Minimum Premium	Maximum Premium
	Monthly	€75	€2,000
	Quarterly	€225	€6,000
	Half Yearly	€450	€12,000
	Annually	€900	€24,000
	The minimum single premium payable into your policy is €3,000.		
<i>Indexation</i>	You may choose to have your premiums increase automatically each year.		
<i>Minimum Term</i>	This is an open ended contract. However we would recommend a term greater than 5 years. This is due to the fact that you may choose to invest some or all of your policy in equity based funds which are, by nature, a more volatile investment vehicle and therefore more suitable for long investment terms.		
<i>Maximum Term</i>	There is no maximum term on this contract. You may continue to hold your policy for as long as you wish.		
<i>Minimum Entry Age</i>	12 attained (13 next birthday) (under 18 with a supplementary application form).		
<i>Maximum Entry Age</i>	74 attained (75 next birthday)		
<i>Basis</i>	This policy may be written as single life or joint life (first death basis).		



## Features & Benefits

<i>Income Option</i>	There is no income option available on this policy.
<i>Partial Surrenders</i>	Partial encashments may be made. The minimum encashment value is currently €350.
<i>Full Surrenders</i>	A full encashment may be made at any time without penalties.
<i>Premium Holiday</i>	<p>You may choose to take a premium holiday for up to 6 months (or 1 year if you pay annual premiums) if you have paid at least 6 months' premiums. If you choose this option, you will stop paying premiums and your policy value will continue to move in line with any changes in fund values and we will continue to apply any charges applicable.</p> <p>You may choose to take 3 such premium holidays during the life of your policy, provided at least 6 months premiums have been made between each holiday.</p>
<i>Paid Up</i>	<p>You may choose to make your policy 'paid up' after 2 years' premiums have been paid in full. If you choose this option, you will stop paying premiums and your policy value will continue to move in line with any changes in fund values and we will continue to apply any charges applicable. In this situation, all bonuses described overleaf will not apply.</p> <p>You may only choose this option if your fund value is in excess of €450.</p>
<i>Death Benefit</i>	The death benefit is 100% of the fund value on your policy, before the encashment charges are incurred. The policy can be written on a single life basis or joint life first death basis. In the case of a joint life policy, the death benefit is payable on the first death of the two lives.
<i>Accidental Death Benefit</i>	In the event of your death due to an accident, an additional death benefit of €25,000 will be paid if you are paying the equivalent of €200 in monthly premiums. For monthly premiums less than €200, the additional death benefit will be €12,500. For further details, please discuss this benefit with your financial advisor.

## Funds Available

<i>Funds Available</i>	<b>Lower Risk</b>	<b>Medium Risk</b>	<b>Higher Risk</b>
	Canada Life/Setanta Cash Fund	Canada Life/Setanta Balanced Fund	Canada Life/Setanta European Equity Fund
	Canada Life/Setanta Fixed Interest Fund	Canada Life/Setanta Strategic Growth Fund	Canada Life/Setanta Focus 15 Fund
	Canada Life/SEI MoM Global Fixed Income Fund	Canada Life/Setanta Balanced Dividend Fund	Canada Life/Setanta Global Opportunity Fund
	Canada Life/SEI MoM Opportunistic Fixed Income Fund	Canada Life/Setanta Property Fund	Canada Life/Setanta Irish Equity Fund
		Canada Life/SEI MoM Global Balanced Fund	Canada Life/Setanta Equity Dividend Fund
		Canada Life/Merrion Managed Fund	Canada Life/Setanta Income Opportunities Fund
		Canada Life Quadrivium Fund	Canada Life/Morgan Stanley European Property Fund
			Canada Life/SEI MoM Global Equity Fund
			Canada Life/SEI MoM UK Equity Fund
			Canada Life/SEI MoM European Equity Fund
			Canada Life/SEI MoM US Equity Fund
			Canada Life/SEI MoM Japanese Equity Fund
			Canada Life/SEI MoM Pacific Basin Equity Fund
			Canada Life/SEI MoM Emerging Markets Equity Fund

## Charges

<i>Allocation Rates &amp; Fund Management Charge</i>	The allocation rate and fund management charge applicable will depend on a number of different factors. The illustrations below show example allocation rates and fund management charges, however yours may be different. Your financial advisor will provide further details on this for you.																												
<i>Allocation Rates (Regular Premiums)</i>	100%																												
<i>Bid Offer</i>	No bid offer applies to your policy.																												
<i>Policy Fee</i>	A policy fee of €4.50 per month applies to your policy.																												
<i>Fund Management Charge</i>	<p>A management charge applies to your policy. The value of this depends on the fund(s) you have chosen.</p> <table> <tr> <td>Canada Life Quadrivium Fund</td> <td>1.75% p.a. deducted from the unit price</td> </tr> <tr> <td>Canada Life/Setanta Focus 15</td> <td>1.75% p.a. deducted from the unit price</td> </tr> <tr> <td>Canada Life/SEI MoM Opportunistic Fixed Income Fund</td> <td>1.80% p.a. deducted from the unit price</td> </tr> <tr> <td>Canada Life/SEI MoM Global Fixed Income Fund</td> <td>1.80% p.a. deducted from the unit price</td> </tr> <tr> <td>Canada Life/SEI MoM Global Balanced Fund</td> <td>2.10% p.a. deducted from the unit price</td> </tr> <tr> <td>Canada Life/SEI MoM Global Equity Fund</td> <td>2.10% p.a. deducted from the unit price</td> </tr> <tr> <td>Canada Life/SEI MoM UK Equity Fund</td> <td>2.10% p.a. deducted from the unit price</td> </tr> <tr> <td>Canada Life/SEI MoM European Equity Fund</td> <td>2.10% p.a. deducted from the unit price</td> </tr> <tr> <td>Canada Life/SEI MoM US Equity Fund</td> <td>2.10% p.a. deducted from the unit price</td> </tr> <tr> <td>Canada Life/SEI MoM Japanese Equity Fund</td> <td>2.10% p.a. deducted from the unit price</td> </tr> <tr> <td>Canada Life/Morgan Stanley European Property Fund</td> <td>2.15% p.a. deducted from the unit price</td> </tr> <tr> <td>Canada Life/SEI MoM Pacific Basin Equity Fund</td> <td>2.30% p.a. deducted from the unit price</td> </tr> <tr> <td>Canada Life/SEI MoM Emerging Markets Equity Fund</td> <td>2.40% p.a. deducted from the unit price</td> </tr> <tr> <td>All Other Funds</td> <td>1.50% p.a. deducted from the unit price</td> </tr> </table>	Canada Life Quadrivium Fund	1.75% p.a. deducted from the unit price	Canada Life/Setanta Focus 15	1.75% p.a. deducted from the unit price	Canada Life/SEI MoM Opportunistic Fixed Income Fund	1.80% p.a. deducted from the unit price	Canada Life/SEI MoM Global Fixed Income Fund	1.80% p.a. deducted from the unit price	Canada Life/SEI MoM Global Balanced Fund	2.10% p.a. deducted from the unit price	Canada Life/SEI MoM Global Equity Fund	2.10% p.a. deducted from the unit price	Canada Life/SEI MoM UK Equity Fund	2.10% p.a. deducted from the unit price	Canada Life/SEI MoM European Equity Fund	2.10% p.a. deducted from the unit price	Canada Life/SEI MoM US Equity Fund	2.10% p.a. deducted from the unit price	Canada Life/SEI MoM Japanese Equity Fund	2.10% p.a. deducted from the unit price	Canada Life/Morgan Stanley European Property Fund	2.15% p.a. deducted from the unit price	Canada Life/SEI MoM Pacific Basin Equity Fund	2.30% p.a. deducted from the unit price	Canada Life/SEI MoM Emerging Markets Equity Fund	2.40% p.a. deducted from the unit price	All Other Funds	1.50% p.a. deducted from the unit price
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<i>Plan Management Charge</i>	A charge of 0.25% per annum applies to funds. This charge will be deducted monthly via unit cancellation.																												
<i>Single Premiums</i>	Single Premiums can be added to your policy and will be allocated at a rate of 96.5%. The fund management charge and plan management charge applying to any additional single premium will be as outlined above for regular premiums. A bonus of 0.75% of the amount of your single premium investment will be added at the end of each year.																												
<i>Switching</i>	<p>You may switch your units between funds at any time. The value of the units you purchase in the new fund will be based on the next bid value after we receive your instruction to switch.</p> <p>The first 2 such switches each year are free. Thereafter we will charge for each instruction received - this charge is currently €25.</p>																												
<i>Surrender Penalties</i>	No penalties are applied to encashments																												
<i>Tax</i>	<p>Under current legislation tax will apply to any increase in the value of your policy on the happening of certain events including death, withdrawals from the policy and assignments.</p> <p>Tax will also apply to any increase in the value of your policy on the eighth policy anniversary and every subsequent eighth policy anniversary.</p> <p>Tax rules are subject to change.</p>																												



**Warning: Past performance is not a reliable guide to future performance.  
The value of your investment may go down as well as up.**

### Important Information

This factsheet does not form part of any contract. The information contained in this document is based on current legislation and is, therefore, subject to change. The contents are intended as a guideline only and should not be construed as an interpretation of the law. You should always seek advice of an appropriately qualified professional. Canada Life Assurance (Ireland) Limited and The Canada Life Assurance Company are regulated by the Central Bank of Ireland.