LONDON & COLONIAL

Essential Facts of our Flexible Life Annuity

A unit-linked purchased life annuity, issued by London & Colonial Assurance PCC Plc.

London & Colonial Assurance PCC Plc

- established 2001
- Gibraltarian company
- specialises in flexible annuities

Gibraltar Jurisdiction

- high level of policyholder protection under protected cell structure
- British overseas territory - close links with the UK
- products covered by UK Financial Services Compensation Scheme

Investment-linked

- invest in a wide range of investments
- discretionary fund managers
- investment managers
- platforms

Product Structure

- single life basis only
- annuitant
  - minimum age 18
  - no maximum age
- UK resident only
- no underwriting required

Premiums

- Initial
  - minimum £100K
  - no maximum
- Additional 'Top-ups'
  - minimum £50K
  - no maximum

Risk Warning

Please note that past performance is not a guide for the future. The value of investments can fall as well as rise.

Comp330.2024 PGC04/25©LCA

Essential Facts of our Flexible Life Annuity

Annuity Payments

- actuarially calculated
- payable monthly, quarterly, half-yearly or yearly
- paid in advance or arrears
- can be increased, decreased, stopped, and restarted

Taxation of Annuity Payments

- Tax-exempt sum
  - actuarially calculated
  - tax free
  - carry forward if unused
- Any amount taken above the tax-exempt sum is potentially taxable

Product Charges

- Establishment charge
  - 2% of premium(s) paid
  - capped at £10K
- Annual management charge
  - 1% of total premiums paid deducted yearly
  - capped at £1,600

Adviser Charging

- when premiums paid
  - monetary amount or % of premium paid
- ongoing
  - monetary amount or % of the yearly value

Next Steps

For more information on the Flexible Life Annuity or to to request an illustration please speak to your financial adviser.

LONDON & COLONIAL

Postal Address:
London & Colonial Assurance PCC Plc
3rd Floor
55 Line Wall Road
Gibraltar, GX11 1AA
T (UK): 0044 (0)2036 406843
https://lcalife.co.uk/
LCA@lcalife.co.uk

Gibraltar Company Registration Number: 80650
London & Colonial Assurance PCC Plc is a Gibraltar registered company, and is incorporated under the Gibraltar Insurance Companies Act as a Protected Cell Company. London & Colonial Assurance PCC Plc is regulated by The Gibraltar Financial Services Commission - Permission Number: 5191. Registered Office: 3rd Floor, 55 Line Wall Road Gibraltar, GX11 1AA