

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.

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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 request an illustration please speak to your financial adviser.



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

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