



Capital Investment Bond

Contract Number

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Schedule of current charges and minimum and maximum values applying from 1 July 2015

1. Minimum contracted contribution (over three years)	USD 20,000
2. Minimum additional contribution (after minimum contracted contributions paid)	
2.1 Single	USD 2,000
2.2 Monthly	USD 600
2.3 Yearly	USD 7,000
3. Additional charge (if minimum contracted contribution is not paid within three years)	GBP 420
4. Maximum number of unit funds that may be allocated to the contract	
4.1 At inception	20
4.2 Subsequently	unlimited
5. Annual management charge	
5.1 In respect of accumulator units (reflected in quoted unit price) deducted at the yearly rate of	1%
6. Service charge deducted at the monthly rate of	GBP 27.25
7. Establishment charge	
7.1 Establishment charge for each contribution, deducted at the quarterly rate of	0.6%
7.2 Establishment charge period	4 quarters
8. Switching charge (where applicable)	
8.1 For each unit fund switched	GBP 45
8.2 Minimum charge for a switch transaction	GBP 90
9. Withdrawals	
9.1 Minimum withdrawal amount	USD 200
9.2 Withdrawal charge	GBP 29
9.3 Regular withdrawals	
The withdrawal charge is not applied where regular withdrawals are made in accordance with the following table:	
Total contributions received	Permitted number of withdrawals in a contract year
GBP 10,000 - GBP 24,999	2
GBP 25,000 - GBP 49,999	4
GBP 50,000 and above	12
10. Additional unit allocation statement charge	GBP 32

Important notes

Withdrawal and surrender payments from the contract will incur a bank transfer charge. The amount of this charge varies depending on the currency of payment and location of the recipient's bank account. Your own bank may also apply a transaction charge. For further information please contact us.

Monetary charges are expressed and charged in GBP and may be increased each year, normally on 1 July, to reflect inflation, in accordance with the Contract Terms and Conditions. To ascertain at any time the applicable charges and minimum and maximum values, enquiries should be directed to your independent financial advisor or alternatively by telephoning us on +44 1624 688000.

If the currency of this Contract is not GBP, any minimum and maximum values expressed in GBP in this Schedule One will be converted to the currency of the Contract.

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Regulated by the Isle of Man Insurance and Pensions Authority