

THE MANAGED CAPITAL ACCOUNT AT A GLANCE – LIFE ASSURANCE VERSION

This document was last reviewed in December 2015. Please confirm with your financial adviser representative that this is the most up-to-date document for your product or servicing needs.

WHAT IT IS

The Managed Capital Account is provided by Old Mutual International Isle of Man Limited and is a life assurance policy where in the event of the death of the relevant life assured, the death benefit is 101% of the encashment value.

It's a flexible investment solution designed for clients looking for investment growth over the medium to long term. Given the volatility of investment markets, we believe strongly that you should remain invested for at least five years.

PAYMENT FLEXIBILITY

- Invest lump sums, regular monthly or quarterly amounts or just when you want.
- Stop, start, increase or decrease* your regular investment at any time.
- Credit card, standing order or bank transfer.
- US\$, € or £.
- No fixed term.

*Subject to minimum contribution level.

MINIMUM INVESTMENT

Please note: these minimum amounts may vary in the future, so please check the latest figures with your financial adviser before investing.

	TO START YOUR ACCOUNT			FUTURE INCREASES		
	US\$	€	£	US\$	€	£
Monthly	450	450	300	150	150	100
Quarterly	1,350	1,350	900	450	450	300
Lump sum	15,000	15,000	10,000	1,500	1,500	1,000

CHOICE OF INVESTMENT FUNDS

- Access to more than 50 of the world's leading fund managers.
- Choose from over 380 international investment funds.
- Free switching, currently, between funds.
- Fund manager charges vary depending on your fund choice.

ACCESS TO YOUR MONEY

- One-off or regular withdrawals.
- 10% charge-free withdrawal allowance each year.
- Charge-free withdrawal five years after each investment.

CHARGES

- 1.6% establishment charge on each investment for five years.
- 1% annual management charge.
- 1% monthly service charge on credit card payments.
- A maintenance charge of US\$9.25 (€9.25/£6.15) will be taken unless either:
 - the amount of the contributions paid to the account; or
 - the value of the allocated units at their bid price are equal to or exceed US\$15,000 (€15,000/£10,000) at the transaction date.

EARLY ENCASHMENT CHARGE

8% in the first year of each investment, reducing by 1.6% each year to 1.6% in year five and 0% thereafter.

WHAT HAPPENS WHEN I DIE, OR ON THE DEATH OF ANOTHER POLICYHOLDER/LIFE ASSURED?

The treatment of your policy when a death occurs depends on whether there are surviving policyholders and/or lives assured, as explained below:

A POLICYHOLDER HAS DIED AND AT LEAST ONE POLICYHOLDER IS STILL ALIVE

- If at least one life assured is still alive, the policy will continue and will automatically transfer to the surviving policyholder(s).
- If all lives assured have now died, the policy will come to an end. The surrender value will be payable to the surviving policyholder(s).

THE LAST POLICYHOLDER HAS DIED

- If at least one life assured is still alive, the policy will continue and ownership will be transferred to the legal personal representatives of the deceased policyholder's estate or nominated beneficiary where the nomination takes effect on the death of the last policyholder.
- If the policy was subject to a trust, then the policy is still owned by the trust and a trustee must be appointed as a policyholder.
- If all lives assured have now died, the policy will come to an end and the surrender value will be payable to the deceased policyholder's legal personal representatives. If the policy is subject to a trust or nomination, the surrender value will be payable to the trustees or beneficiaries.

To ensure you fully understand all the risks and benefits of the Managed Capital Account, you should also read the product brochure and Terms and Conditions. At Old Mutual International we believe strongly in the benefit of professional financial advice and encourage clients to review their circumstances and financial planning needs with their financial adviser before investing in the Managed Capital Account. You should also ensure you have obtained information on the funds you are investing in, which is available from your financial adviser, or from our website www.oldmutualinternational.com

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Calls may be monitored and recorded for training purposes and to avoid misunderstandings.

Old Mutual International Isle of Man Limited is registered in the Isle of Man under number 24916C.

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