

THE MANAGED CAPITAL ACCOUNT AT A GLANCE

REDEMPTION VERSION

This document was last reviewed in December 2015. Please confirm with your financial adviser 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 redemption account which will continue for 99 years unless encashed earlier. At the end of the term the account will pay the higher of US\$150 (€150/£100) or the value of the account.

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 increase in the future, so please check the latest figures with your financial adviser before depositing any funds.

	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 40 of the world's leading fund managers.
- Choose from around 370 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 IF I PASS AWAY?

In the event of the death of the last of the accountholders, your account will not end. The legal representative of the last accountholder becomes the accountholder. They choose whether to:

- keep the account and appoint a beneficiary to become the accountholder by executing a deed of assignment, or
- encash the account. If the account is encashed, the early encashment charge (if applicable) will still apply.



OLDMUTUAL
INTERNATIONAL

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

www.oldmutualinternational.com

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.

Registered and Head Office: King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles.
Phone: +44 (0)1624 655 555 Fax: +44 (0)1624 611 715.

Licensed by the Isle of Man Financial Services Authority.

Old Mutual International Isle of Man Limited is a member of the Association of International Life Offices.

Old Mutual International is registered in the Isle of Man as a business name of Old Mutual International Isle of Man Limited.

When printed by Old Mutual this item is produced on a mixed grade material, which uses a combination of recycled wood or paper fibre from controlled sources and virgin fibre sourced from well managed, sustainable forests.

SK7501/INT15-1046/December 2015