

## the Collective Investment Bond at a glance

### what it is

The Collective Investment Bond is a whole of life offshore bond provided by Royal Skandia Life Assurance Company Limited. This means it is a life assurance bond where, in the event of the death of the relevant life assured, the death benefit is 101% of the encashment value (which is the surrender value less any early withdrawal charge).

### objectives of this product

An investment solution designed for clients investing over the medium to long term.

### who can apply

Anyone aged between 18 and 89 (inclusive).

### payments into your bond

- Make one initial investment of at least £25,000/US\$37,500/€37,500, or the equivalent in another currency.
- Add in extra amounts whenever you want, of at least £2,500/US\$3,750/€3,750 (or currency equivalent)\*.
- No fixed term.

These minimum amounts may increase in the future, so please check the latest figures with your financial adviser.

### choice of investment funds

- Extensive choice of internal and external collective investment funds and unit trusts, Eurobonds and currency deposits\*.
- You can transfer in and consolidate other existing collective investment funds or unit trusts\*.
- Switch funds or make deals on assets when appropriate for you.

### access to your money

One-off or regular withdrawals which will be free of charge as long as you leave in a surrender value\* of £10,000/US\$15,000/€15,000 (or another currency equivalent), or at least 25% of your total investment, whichever is higher.

### support

- You can appoint independent investment experts to help manage your portfolio if you wish.
- Royal Skandia will provide administrative support, do paperwork and keep records on your behalf.

### financial planning

- Comprehensive range of trust facilities for estate planning and asset protection.
- Option to nominate beneficiaries.

\*subject to Royal Skandia's acceptance.

## what happens if I pass away?

The Collective Investment Bond is a life assurance policy; this means it will end on the death of the relevant life assured. It is a 'joint life last death' policy, so if there is more than one life assured, the bond will end on the death of the last life assured.



To ensure you fully understand all the risks and benefits of the Collective Investment Bond, you should also read the Account Terms and Conditions. At Skandia 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 Collective Investment Bond. 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.skandiainternational.com](http://www.skandiainternational.com)

Skandia International, part of the wealth management business of Old Mutual plc, is the international group of companies which provides the offshore and cross-border investment solutions for the Old Mutual Group.

[www.skandiainternational.com](http://www.skandiainternational.com)

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

Royal Skandia Life Assurance Limited is registered in the Isle of Man under number 24916C.  
Registered and Head Office: Skandia House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles.  
Phone: +44 (0)1624 655 555 Fax: +44 (0)1624 611 715.

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SK7695/NT11-397/August 2011

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