



# A handy guide to Lump Sum investing

In the following pages we demonstrate how lower charges are directly linked to returns and how to avoid hidden charges.

## Contact us

and start healthy saving for YOUR future.



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# Comparison illustration of the current popular savings plans.

We detail Lump Sum investments of 150,000 Euros and 500,000 Euros. The focus of the tables are to show what you may get back if the policy was cancelled before the end of the term and how the companies apply a penalty.

Highlighted in green is the EME option, demonstrating good growth and no penalties for accessing your savings with no restriction.

## 5 Year Projections



CONTRIBUTIONS:  
€150,000



GROWTH RATE:  
8% GROSS

COMPANY	UPFRONT COMMISSIONS	PROJECTED FINAL VALUE	DIFFERENCE IN RETURNS
ROYAL LONDON PIMS	€10,500	€166,129	0
ROYAL SKANDIA EIB	€7,500	€178,054	+ €11,925
GENERALI PPB	€10,500	€178,648	+ €12,519
<b>EME WRAP</b>	<b>€3,000</b>	<b>€191,946</b>	<b>+ €25,817</b>

## 5 Year Projections



CONTRIBUTIONS:  
€500,000



GROWTH RATE:  
8% GROSS

COMPANY	UPFRONT COMMISSIONS	PROJECTED FINAL VALUE	DIFFERENCE IN RETURNS
ROYAL LONDON PIMS	€35,000	€560,788	0
GENERALI PPB	€35,000	€597,371	+ €36,583
ROYAL SKANDIA EIB	€25,000	€598,369	+ €37,581
<b>EME WRAP</b>	<b>€10,000</b>	<b>€654,349</b>	<b>+ €93,561</b>

## 8 Year Projections



CONTRIBUTIONS:  
€150,000



GROWTH RATE:  
8% GROSS

COMPANY	UPFRONT COMMISSIONS	PROJECTED FINAL VALUE	DIFFERENCE IN RETURNS
GENERALI PPB	€10,500	€200,735	0
ROYAL LONDON PIMS	€10,500	€201,269	+ €534
ROYAL SKANDIA EIB	€7,500	€208,695	+ €7,960
<b>EME WRAP</b>	<b>€3,000</b>	<b>€225,438</b>	<b>+ €24,703</b>

## 8 Year Projections



CONTRIBUTIONS:  
€500,000



GROWTH RATE:  
8% GROSS

COMPANY	UPFRONT COMMISSIONS	PROJECTED FINAL VALUE	DIFFERENCE IN RETURNS
GENERALI PPB	€35,000	€672,118	0
ROYAL LONDON PIMS	€35,000	€682,835	+ €10,717
ROYAL SKANDIA EIB	€25,000	€703,685	+ €31,567
<b>EME WRAP</b>	<b>€10,000</b>	<b>€753,746</b>	<b>+ €81,628</b>