



A handy guide to regular investments

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

Comparison illustration of the current popular savings plans.

We detail a 20 year plan for €500 and €2000 per month. 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.

10 Year Projections of a 20 year plan



CONTRIBUTIONS:
€500/MONTH



GROWTH RATE:
9% GROSS

COMPANY	COMMISSIONS	PROJECTED VALUE	PROJECTED EARLY ENCASHMENT VALUE	DIFFERENCE IN RETURNS
HANSARD ASPIRE	€5,040	€65,808	€39,484	0
GENERALI VISION	€5,040	€70,465	€42,279	+ €2,795
ROYAL LONDON QUANTUM	€5,040	€70,838	€42,502	+ €3,018
ROYAL SKANDIA MSA	€5,040	€82,665	€49,599	+ €10,115
EME WRAP	€500	€87,260	€87,260	+ €47,776

5 Year Projections of a 20 year plan



CONTRIBUTIONS:
€2000/MONTH



GROWTH RATE:
9% GROSS

COMPANY	COMMISSIONS	PROJECTED VALUE	PROJECTED EARLY ENCASHMENT VALUE	DIFFERENCE IN RETURNS
HANSARD ASPIRE	€25,200	€118,834	€58,228	0
GENERALI VISION	€25,200	€127,656	€62,551	+ €4,323
ROYAL LONDON QUANTUM	€25,200	€132,045	€64,702	+ €6,474
ROYAL SKANDIA MSA	€25,200	€141,231	€69,203	+ €10,975
EME WRAP	€1000	€143,929	€143,929	+ €85,701

10 Year Projections of a 20 year plan



CONTRIBUTIONS:
€2000/MONTH



GROWTH RATE:
9% GROSS

COMPANY	COMMISSIONS	PROJECTED VALUE	PROJECTED EARLY ENCASHMENT VALUE	DIFFERENCE IN RETURNS
HANSARD ASPIRE	€25,200	€273,427	€164,56	0
GENERALI VISION	€25,200	€283,598	€170,158	+ €6,102
ROYAL LONDON QUANTUM	€25,200	€285,693	€171,415	+ €7,359
ROYAL SKANDIA MSA	€25,200	€334,339	€200,603	+ €36,547
EME WRAP	€1000	€349,042	€349,042	+ €184,986

The section below details some of the conditions that apply to savings plans that are offered by salesmen selling from four well known offshore life companies. The section in green at the bottom of the table highlights an alternative that EME offers.



COMPANY	PREMIUM HOLIDAY	PAID UP POSSIBLE AND CHARGES	WITHDRAWALS	DEATH BENEFIT	DISCOUNTED FUNDS	CHARGES BASED ON ACTUAL INVESTMENT VALUE
Hansard	Yes but charges continue to accrue.	Yes but charges continue to accrue.	Minimum withdrawal £500, account balance must not fall below £400	101% of the fund value of the policy	No	No
Royal London 360 Quantum	Yes but charges continue to accrue.	Yes but charges continue to accrue.	Minimum of \$375 (or currency equivalent)	101% of the fund value of the policy	No	No
Royal Skandia MSA	Yes but charges continue to accrue.	Yes but charges continue to accrue.	1% charge free withdrawal per annum.	101% of the fund value of the policy	No	No
Generali Vision	Yes, but charges continue to accrue	Yes, but charges continue to accrue	Minimum withdrawal £50, account balance must not fall below £1000	101% of the fund value of the policy	No	No
EME	Yes, no charges	Yes, no charges	No costs up to €50,000	Return of fund value of the policy	Yes	Yes

This is part of a typical valuation statement from an average savings plan.....But what does it mean?

FUND CODE	FUND NAME	UNITS HELD	TYPE	PRICE DATE	BID PRICE	FUND VALUE IN EUR
MC29	HIL First State China Growth	4,876.85	Initial	10-Apr-	0.2149	791.35
		2,287.98	Accumulator	10-Apr-	2,946.92	2,225.16
		0.15	Bonus	10-/	0.19	0.15
MC93	HIL Investec Global Energy	1,402.56	Initial	10-Apr_2012	1,223.03	923.49
		1,194	Accumulator	10-Apr_2012	3,669.42	2,770.71
		5	Bonus	10-Apr_2012	1.4550	0.22
X02		71	Initial	10-Apr_2012	0.4483	424.86
		48	Accumulator	10-/	3,472.0	
		0.07	Bonus	10-/	0.08	0.08

Fund charges are made through purchasing at a higher "offer" price - typically 8%.

There can be a 8% charge on the initial units for the lifetime of the saving plan.

The "Initial Period" of your savings are taken for charges and commissions. YOU LOSE ALL YOUR MONEY IF YOU STOP PAYING.

Therefore, actual early encashment value is 26,495 - WHAT YOU WOULD GET BACK NOW!

There is no value in the "Initial units" until the end of the plan and maybe no value at all.

Premiums paid to Date: **EUR 54,000**

Term valuation: **EUR 49,663**

Encashment value: **EUR 26,495**

i An "Initial Period" is a period of time at the beginning of a savings plan and all the money paid in at this time will go towards paying some of the charges. On a 15 year plan for example this can be as much as two years! This means that if you want to withdraw your money before the end of the term, you will lose all the money paid in during the "Initial Period".

The statement above is important because it demonstrates how high charges have such a devastating impact on returns. This client has been saving €1,000 per month for four & a half years and he has paid in **€54,000**. The client circumstances changed and he needed his money back. The amount he received after cancelling the savings plan was only **€26,495**. The client lost **€27,505** due to the high charging structure of this type of policy.

Read on to the next page to see how we can show you a better way...

The benefits of using EME

1. Discounted funds
2. Maximum returns for your taken risk attitude
3. Withdraw your money when you want to without penalty
4. EME WRAP Regular savings plan includes 2 fund changes per year
5. EME WRAP does not have the restrictions of "Initial Period" or bid /offer devaluations
6. Portfolios build for your circumstances and your goals

This is part of an EME valuation statement after saving 1,000 per month for four & a half years with growth in market equivalent of 6% after charges.

FUND CODE	FUND NAME	UNITS HELD	TYPE	PRICE DATE	PRICE	FUND VALUE	FUND VALUE IN EUR
MC29	HIL First State China Growth	4,876.85	GROWTH	10-Apr_2012	0.2149	USD	791.35
		2,287.98	GROWTH	10-Apr_2012	1.2880	USD	2,946.92
		0.15	GROWTH	10-Apr_2012	0.19	USD	0.15
MC93	HIL Investec Global Energy	1,402.56	GROWTH	10-Apr_2012	0.6630	USD	923.49
		1.94	GROWTH	10-Apr_2012	1.4550	USD	2,770.71
		0.05	GROWTH	10-Apr_2012	1.4550	USD	0.16
X02		0.01	GROWTH	10-Apr_2012	0.4483	EUR	424.86
		0.08	GROWTH	10-Apr_2012	1.1720	EUR	3,472.03
		0.07	GROWTH	10-Apr_2012	1.1720	EUR	0.08
Premiums paid to Date:		EUR 54,000		Value:		EUR 61,280	
Term valuation:		EUR 61,280					

The EME statement above demonstrates the difference how very low charges have a very positive impact on returns. So if the client had used this plan and needed his money back due to his change in circumstances he would have received all of his savings PLUS a healthy profit and a further €34,785 would have been paid to his bank account giving a Total of €61,280.

Contact us
and start healthy saving for YOUR future.



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