

# THE EXECUTIVE WEALTHBUILDER ACCOUNT

## AT A GLANCE

### REDEMPTION VERSION

**This document was last reviewed in October 2016.** 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 Executive Wealthbuilder Account is provided by Old Mutual International Isle of Man Limited (Old Mutual International) 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.

#### OBJECTIVES OF THIS PRODUCT

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 ad-hoc lump sums, or regular monthly, quarterly, half yearly or annual amounts
- Stop, start, increase or decrease your regular investment at any time
- Pay by credit card, standing order, bank transfer or cheque
- Set up your account in US dollars (US\$), euros (€) or sterling (£)
- No fixed term.

#### MINIMUM INVESTMENT CONTRIBUTION

Please note: these minimum amounts may increase in the future, so please check the latest figures with your financial adviser before depositing any funds.

	WHEN YOU OPEN YOUR ACCOUNT			LATER INCREASES/ADDITIONS		
Premium	US\$	€	£	US\$	€	£
Monthly	300	300	200	75	75	50
Quarterly	900	900	600	225	225	150
Half Yearly	1,800	1 800	1,200	450	450	300
Annually	3,600	3 600	2,400	900	900	600
Lump sum	7,500	7 500	5,000	1,500	1 500	1,000

#### CHOICE OF INVESTMENT FUNDS

- Access to more than 50 of the world's leading fund managers
- Choose from around 450 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, at any time, free of charge
- Penalty-free withdrawal at any time
- Minimum one-off withdrawal is US\$750 (€750/£500)
- Subject to maintaining a minimum account value of US\$1,500 (€1 500/£1,000).

#### CHARGES

- 7% bid/offer spread
- 1% annual management charge
- External fund management charges of an average 1.5%.

## WHAT HAPPENS IF I PASS AWAY?

### An account holder has died and at least one account holder is still alive

The account will continue and will automatically transfer to the surviving account holder(s).

### The last account holder has died

The account will continue and ownership will be transferred to the Executors of the deceased account holder's estate or a nominated beneficiary.

If the account was subject to a trust then the account is still owned by the trust and the trustees continue as account holder.

To ensure you fully understand all the risks and benefits of the Executive Wealthbuilder Account, you should also read the product 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 Executive Wealthbuilder 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](http://www.oldmutualinternational.com)

The value of investments can fall as well as rise and you may not get back what you put in.

### [www.oldmutualinternational.com](http://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.

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