

Functions of the TWO Cash Sub Accounts (CASH)

Redemption Credit Account	Trading Cash Sub-Account
<p>From the moment the account is funded the full set-up fee is placed in this account. The amount is then amortized over a period of approximately 5 years, according to the chosen set-up fee structure.</p>	<p>Receives deposits as well as: Interest coupons, dividends, proceeds from sale of shares or funds.</p> <p>Clients can make additional deposits whenever they wish. Make sure to send the SWIFT and complete the Top Up form.</p>
<p>KNG0: 0.1% p.a. X 4 years (total is 0.5%) CIG1: 0.45% p.a. X 5 years (total is 2.5%) CIG2: 0.55% p.a. X 5 years (total is 3.5%) CIG3: 0.7% p.a. X 5 years (total is 4.5%) CIG4: 0.85% p.a. X 5 years (total is 5.5%) CIG5: 1.1% p.a. X 5 years (total is 6.5%)</p>	<p>Withdrawals – Go to the account registered in the original application in the name of the same holder (never to third parties).</p> <p>The client sends an email to: customerservices@capital-iom.com</p>
	<p>Pay costs:</p> <ul style="list-style-type: none"> - Purchase cost (0.25%) - Annual Management Fee (0% to 1.5% max.) - Annual Custodian Fee (0.26% with a min. of 220 GBP)

Example of Structure: KNGO

\$100,000



**CASH account is divided into
2 sub-accounts**



0.5% = (\$500)
Goes to Redemption Account
Credit Redemption Account

99.5% = (\$99,500)
Goes to CASH Trading Account
To invest in the instruments



This amount is reduced by 0.1% each year as an establishment cost until it runs out (approx. 5 years).

The higher the value of the investment, the faster the balance of the redemption account reduces and vice versa



However, enough CASH must be left to cover:

- 1.- Custodian fee 0.26% per annum (with a min. of 220 GBP)
- 2.- Purchase fee: 0.25% of the value (min 35 GBP)
- 3.- Portfolio Management Fee (up to 1.5% p.a. OPTIONAL)* (up to 1.5% p.a.)

* For KNG0-CIG3 up to 1.5% can be charged. For CIG4 and CIG5 it is up to 1%.

Example of Structure: CIG5

\$100,000

CASH account is divided into
2 sub-accounts

6.5% = (\$6,500)
Goes to Redemption Account
Credit Redemption Account

93.5% = (\$93,500)
Goes to CASH Trading Account
To invest in the instruments

This amount is reduced by 1.1% each year as an establishment cost until it runs out (approx. 5 years).

The higher the value of the investment, the faster the redemption account balance reduces and viceversa.

However, enough CASH must be left to cover:

- 1.- Custodian fee 0.26% per annum (with a min. of 220 GBP)
- 2.- Purchase fee: 0.25% of the value (min 35 GBP)
- 3.- Portfolio Management Fee (up to 1% p.a. OPTIONAL)*

* For KNG0-CIG3 up to 1.5% can be charged. For CIG4 and CIG5 it is up to 1%.