



MY : SAVINGS STRATEGY

Type: Standard

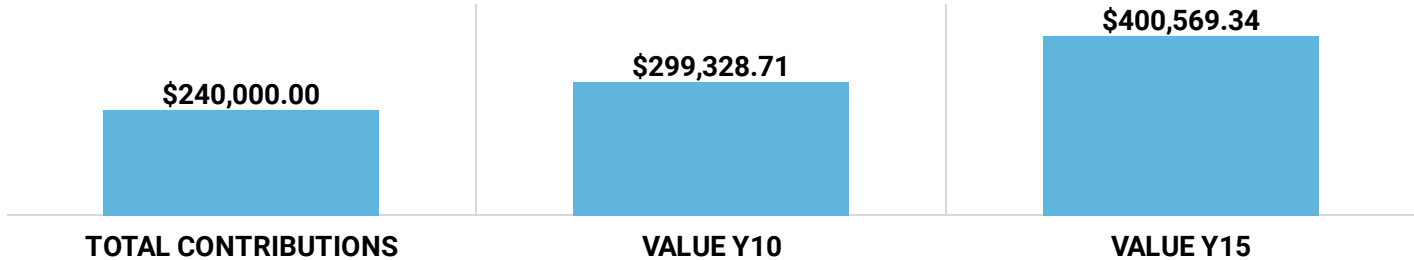
USD Illustration prepared on 18/09/2023 for **BRUCE ADAIR HASWELL, DAVID DIXON SMILLIE**

REGULAR CONTRIBUTION <b>\$2,000.00</b> Monthly	Single Contribution <b>\$0.00</b>	Savings Term <b>10 years</b>	Performance <b>6% - 8%</b>
---	--------------------------------------	---------------------------------	-------------------------------

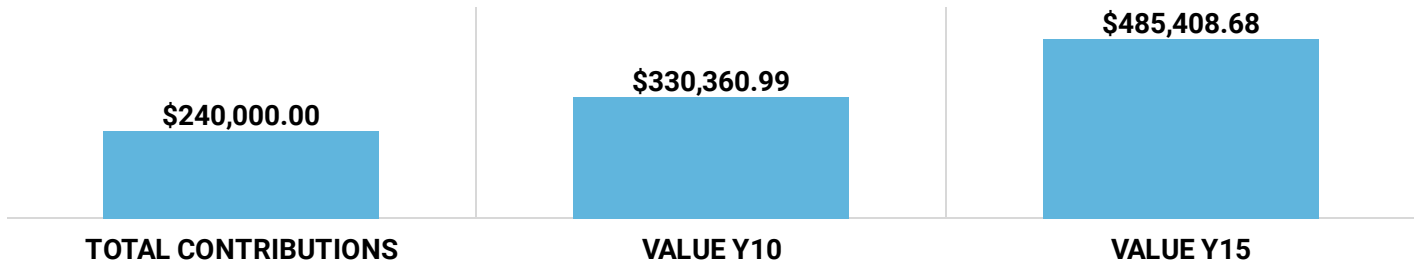
**WHAT RETURN ON MY INVESTMENT MIGHT I ACHIEVE?**

These figures illustrate what you might get back from your account using the assumed selected growth rate. The figures shown are examples and are not guaranteed. They do not represent minimum or maximum amounts, so you could get back more or less than the amounts shown. Ultimately what you will get back will depend upon on the amount of contributions you pay, the performance of your chosen funds over the lifetime of the account, our charges and any withdrawals taken. All values are shown in the proposed account currency.

**Illustration summary at 6%**



**Illustration summary at 8%**



Year	Cumulative Contributions	Account Value at 6%	Redemption Value at 6%	Account Value at 8%	Redemption Value at 8%
1	\$24,000.00	\$24,390.39	\$12,510.39	\$24,519.03	\$12,639.03
2	\$48,000.00	\$49,317.94	\$34,926.96	\$49,929.94	\$35,538.97
3	\$72,000.00	\$75,361.43	\$61,727.21	\$76,975.09	\$63,340.88
4	\$96,000.00	\$102,688.21	\$90,108.52	\$105,919.45	\$93,339.75
<b>5</b>	<b>\$120,000.00</b>	<b>\$131,393.17</b>	<b>\$120,165.72</b>	<b>\$136,938.76</b>	<b>\$125,711.32</b>
6	\$144,000.00	\$161,576.84	\$151,999.39	\$170,222.85	\$160,645.41
7	\$168,000.00	\$193,345.82	\$185,716.12	\$205,976.72	\$198,347.02
8	\$192,000.00	\$226,813.08	\$221,428.87	\$244,421.77	\$239,037.56
9	\$216,000.00	\$262,098.40	\$259,257.42	\$285,797.11	\$282,956.14
<b>10</b>	<b>\$240,000.00</b>	<b>\$299,328.71</b>	<b>\$299,328.71</b>	<b>\$330,360.99</b>	<b>\$330,360.99</b>
11	\$240,000.00	\$317,288.44	\$317,288.44	\$356,789.87	\$356,789.87
12	\$240,000.00	\$336,325.74	\$336,325.74	\$385,333.06	\$385,333.06
13	\$240,000.00	\$356,505.29	\$356,505.29	\$416,159.71	\$416,159.71
14	\$240,000.00	\$377,895.60	\$377,895.60	\$449,452.48	\$449,452.48
<b>15</b>	<b>\$240,000.00</b>	<b>\$400,569.34</b>	<b>\$400,569.34</b>	<b>\$485,408.68</b>	<b>\$485,408.68</b>

## KEY FEATURES

### Setup Fee

A one-off charge of \$25 will be deducted on the completion of the establishment of your Account.

## REGULAR CONTRIBUTION

### Unit Allocation

On your 10 years term account, 49.50% of the first year's regular contribution and 12.38% of the second year's regular contribution will be allocated to Establishment Units (EU). 100% of regular contributions will be allocated to Fund Units (FU) commencing in year 3.

### Administration Fee

An annual Administration Fee of 1.35% over effective contributions will be deducted by cancellation of units on a monthly basis. 1.24% will be deducted from Establishment Units and 0.11% from Fund Units.

### Changes to Regular Contributions

You may optionally increase or decrease your regular contribution as per your account's Terms & Conditions. Administration Fees on incremental contributions will be adjusted to the remaining duration of the savings term.

## SINGLE CONTRIBUTIONS

### Unit Allocation

7.80% of single contributions will be allocated to Establishment Units.

### Administration Fee

During the first 5 years of your investment, an annual Administration Fee of 1.60% over single contributions will be deducted by cancellation of units on a monthly basis. 1.56% will be deducted from Establishment Units and 0.04% from Fund Units. Starting year 6, an annual Administration Fee of 1.00% over Fund Units' value will be deducted by cancellation of Fund Units on a monthly basis.

### **Redemption Charges**

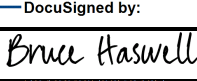
Canceling this account before the end of the term might incur in early redemption charges as shown on this illustration. Redemption Value is equal to Account Value less remanent Establishment Units in your account at any given moment..

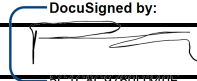
## IMPORTANT NOTES

- a. Read the latest documentation available and seek professional investment advice if considering making an investment. Regular contributions should be considered only if you intend to continue payments for the whole of your chosen savings term.
- b. Illustrated values are net of all product charges. Growth rates are not affected by these charges.
- c. External fund management charges will apply and may vary subject to your fund choice.
- d. The figures shown on this illustration are examples and are not guaranteed. They do not represent minimum or maximum amounts, so you could get back more or less than the amounts shown. Ultimately what you will get back will depend on the amount of contributions you make, the performance of your chosen funds over the lifetime of the account, our charges and any withdrawals taken.
- e. All of the figures in this illustration, including values and percentages are rounded up to centesimal values.
- f. The figures in this illustration assume that a constant growth rate has been achieved. In practice fund growth will vary and future performance cannot be predicted.
- g. Changes in the exchange rates between currencies may cause the value of funds linked to your account to fall or raise.
- h. Future inflation will reduce what you could buy with the amounts shown.
- i. Prospective investors should familiarise themselves with and, where appropriate, take advice on the laws and regulations (such as those relating to taxation and exchange controls) applicable to the subscription for, and the holding and realisation of this proposed savings account in the places of their citizenship, residence and domicile. The tax consequence for an account holder of acquiring, redeeming or disposing of the account will depend upon the relevant laws of any jurisdiction to which the account holder is subject.
- j. As a prospective investor you should seek your own independent professional advice on all matters relating to your compliance with all legal, tax and exchange control requirements in your country of residence.
- k. If you have appointed an Independent Fund Advisor to your account, Fund Advisory fees or any other fees charged by your Fund Advisor are not included in this illustration and should be discussed direct with your Fund Advisor.

## APPLICANT DECLARATION & SIGNATURE

I confirm that I have read and understood the information provided in this illustration and agree to the Terms & Conditions of My:Savings Strategy

Signature	 Bruce Haswell
Full Name	Bruce Haswell
Date	9/26/2023

Signature	 David Smillie
Full Name	David Smillie
Date	9/25/2023

**Certificate Of Completion**

Envelope Id: 859A7DDDEC2E45A8BA6C85D02E4BB6EF	Status: Completed
Subject: Complete with DocuSign: MSS Illustration HASWELL [USD 2000 10 years]	
Source Envelope:	
Document Pages: 4	Signatures: 2
Certificate Pages: 5	Initials: 0
AutoNav: Enabled	Envelope Originator:
Enveloped Stamping: Enabled	Applications KNG
Time Zone: (UTC-08:00) Pacific Time (US & Canada)	Mz 2, SM 11
	Mz 2, SM 11
	Cancun, WA 77500
	applications@kngadvisors.co.uk
	IP Address: 187.189.50.54

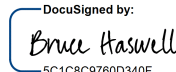
**Record Tracking**

Status: Original	Holder: Applications KNG	Location: DocuSign
9/25/2023 9:39:38 AM	applications@kngadvisors.co.uk	

**Signer Events**

Bruce Haswell  
westferry@btopenworld.com  
Security Level: Email, Account Authentication (None)

**Signature**

DocuSigned by:  
  
5C1C8C9760D340F...  
Signature Adoption: Pre-selected Style  
Using IP Address: 212.103.61.103  
Signed using mobile

**Timestamp**

Sent: 9/25/2023 9:41:28 AM  
Viewed: 9/25/2023 4:03:04 PM  
Signed: 9/26/2023 8:46:13 AM

**Electronic Record and Signature Disclosure:**

Accepted: 9/26/2023 1:09:34 AM  
ID: 98bae1aa-5e41-43e7-8a22-30dfee8ea1aa

David Smillie  
westferry@btopenworld.com  
Security Level: Email, Account Authentication (None)

DocuSigned by:  
  
5C1C8C9760D340F...  
Signature Adoption: Drawn on Device  
Using IP Address: 84.115.209.133  
Signed using mobile

Sent: 9/25/2023 9:41:28 AM  
Viewed: 9/25/2023 4:04:08 PM  
Signed: 9/25/2023 4:04:48 PM

**Electronic Record and Signature Disclosure:**

Accepted: 9/25/2023 4:04:08 PM  
ID: 9a630611-c737-4bed-b140-edbd3f36b569

In Person Signer Events	Signature	Timestamp
Editor Delivery Events	Status	Timestamp
Agent Delivery Events	Status	Timestamp
Intermediary Delivery Events	Status	Timestamp
Certified Delivery Events	Status	Timestamp
Carbon Copy Events	Status	Timestamp

Alasdair Burnie  
a.burnie@kngadvisors.co.uk  
Security Level: Email, Account Authentication (None)

**COPIED**

Sent: 9/25/2023 9:41:28 AM  
Viewed: 9/25/2023 10:07:53 AM

**Electronic Record and Signature Disclosure:**

Accepted: 9/14/2023 10:03:45 AM  
ID: 697116c0-9926-451b-926b-7217e45e26ac

<b>Witness Events</b>	<b>Signature</b>	<b>Timestamp</b>
-----------------------	------------------	------------------

<b>Notary Events</b>	<b>Signature</b>	<b>Timestamp</b>
----------------------	------------------	------------------

<b>Envelope Summary Events</b>	<b>Status</b>	<b>Timestamps</b>
--------------------------------	---------------	-------------------

Envelope Sent	Hashed/Encrypted	9/25/2023 9:41:29 AM
Certified Delivered	Security Checked	9/25/2023 4:04:08 PM
Signing Complete	Security Checked	9/25/2023 4:04:48 PM
Completed	Security Checked	9/26/2023 8:46:13 AM

<b>Payment Events</b>	<b>Status</b>	<b>Timestamps</b>
-----------------------	---------------	-------------------

<b>Electronic Record and Signature Disclosure</b>
---

## **ELECTRONIC RECORD AND SIGNATURE DISCLOSURE**

From time to time, KNG International Advisors (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through the DocuSign system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to this Electronic Record and Signature Disclosure (ERSD), please confirm your agreement by selecting the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

### **Getting paper copies**

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through the DocuSign system during and immediately after the signing session and, if you elect to create a DocuSign account, you may access the documents for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you will be charged a \$0.00 per-page fee. You may request delivery of such paper copies from us by following the procedure described below.

### **Withdrawing your consent**

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

### **Consequences of changing your mind**

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. Further, you will no longer be able to use the DocuSign system to receive required notices and consents electronically from us or to sign electronically documents from us.

### **All notices and disclosures will be sent to you electronically**

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through the DocuSign system all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

### **How to contact KNG International Advisors:**

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

To contact us by email send messages to: [applications@kngadvisors.co.uk](mailto:applications@kngadvisors.co.uk)

### **To advise KNG International Advisors of your new email address**

To let us know of a change in your email address where we should send notices and disclosures electronically to you, you must send an email message to us at [applications@kngadvisors.co.uk](mailto:applications@kngadvisors.co.uk) and in the body of such request you must state: your previous email address, your new email address. We do not require any other information from you to change your email address.

If you created a DocuSign account, you may update it with your new email address through your account preferences.

### **To request paper copies from KNG International Advisors**

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an email to [applications@kngadvisors.co.uk](mailto:applications@kngadvisors.co.uk) and in the body of such request you must state your email address, full name, mailing address, and telephone number. We will bill you for any fees at that time, if any.

### **To withdraw your consent with KNG International Advisors**

To inform us that you no longer wish to receive future notices and disclosures in electronic format you may:

- i. decline to sign a document from within your signing session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
- ii. send us an email to [applications@kngadvisors.co.uk](mailto:applications@kngadvisors.co.uk) and in the body of such request you must state your email, full name, mailing address, and telephone number. We do not need any other information from you to withdraw consent.. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process..

### **Required hardware and software**

The minimum system requirements for using the DocuSign system may change over time. The current system requirements are found here: <https://support.docusign.com/guides/signer-guide-signing-system-requirements>.

### **Acknowledging your access and consent to receive and sign documents electronically**

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please confirm that you have read this ERSD, and (i) that you are able to print on paper or electronically save this ERSD for your future reference and access; or (ii) that you are able to email this ERSD to an email address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format as described herein, then select the check-box next to ‘I agree to use electronic records and signatures’ before clicking ‘CONTINUE’ within the DocuSign system.

By selecting the check-box next to ‘I agree to use electronic records and signatures’, you confirm that:

- You can access and read this Electronic Record and Signature Disclosure; and
- You can print on paper this Electronic Record and Signature Disclosure, or save or send this Electronic Record and Disclosure to a location where you can print it, for future reference and access; and
- Until or unless you notify KNG International Advisors as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you by KNG International Advisors during the course of your relationship with KNG International Advisors.