

Type: Standard

USD Illustration prepared on 12/04/2024 for **Tulio Baruch**

REGULAR CONTRIBUTION \$350.00 Monthly	Single Contribution \$0.00	Savings Term 14 years	Performance 6% - 8%
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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%

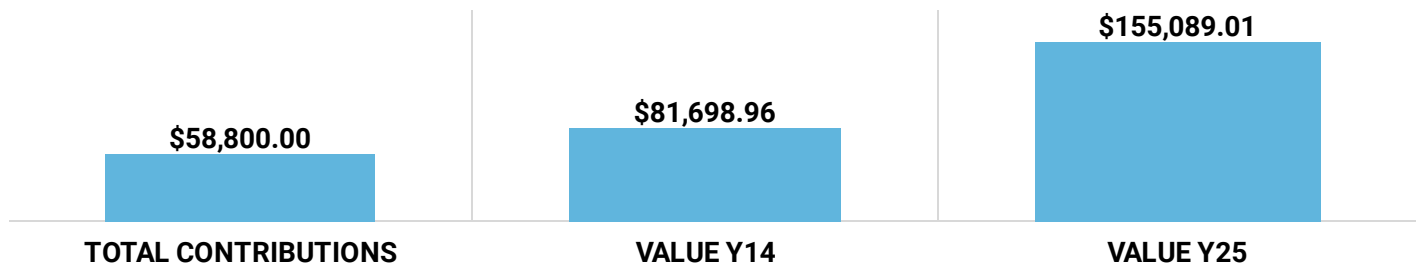
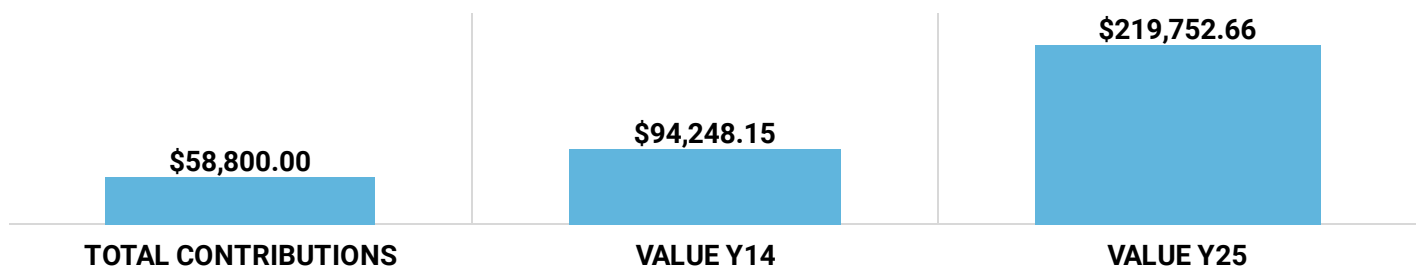


Illustration summary at 8%



Year	Cumulative Contributions	Account Value at 6%	Redemption Value at 6%	Account Value at 8%	Redemption Value at 8%
1	\$4,200.00	\$4,241.53	\$1,330.93	\$4,255.22	\$1,344.62
2	\$8,400.00	\$8,558.03	\$4,976.99	\$8,636.14	\$5,055.10
3	\$12,600.00	\$13,067.90	\$9,581.18	\$13,296.14	\$9,809.42
4	\$16,800.00	\$17,805.21	\$14,449.92	\$18,287.56	\$14,932.27
5	\$21,000.00	\$22,785.82	\$19,599.07	\$23,639.89	\$20,453.14
6	\$25,200.00	\$28,026.56	\$25,045.45	\$29,384.97	\$26,403.86
7	\$29,400.00	\$33,545.26	\$30,806.91	\$35,557.18	\$32,818.83
8	\$33,600.00	\$39,360.84	\$36,902.35	\$42,193.66	\$39,735.18
9	\$37,800.00	\$45,493.31	\$43,351.80	\$49,334.54	\$47,193.02
10	\$42,000.00	\$51,963.93	\$50,176.51	\$57,023.11	\$55,235.69
11	\$46,200.00	\$58,795.22	\$57,398.99	\$65,306.18	\$63,909.95
12	\$50,400.00	\$66,011.03	\$65,043.10	\$74,234.27	\$73,266.34
13	\$54,600.00	\$73,636.67	\$73,134.15	\$83,861.95	\$83,359.43
14	\$58,800.00	\$81,698.96	\$81,698.96	\$94,248.15	\$94,248.15
15	\$58,800.00	\$86,600.89	\$86,600.89	\$101,788.00	\$101,788.00
16	\$58,800.00	\$91,796.95	\$91,796.95	\$109,931.04	\$109,931.04
17	\$58,800.00	\$97,304.77	\$97,304.77	\$118,725.52	\$118,725.52
18	\$58,800.00	\$103,143.05	\$103,143.05	\$128,223.56	\$128,223.56
19	\$58,800.00	\$109,331.63	\$109,331.63	\$138,481.45	\$138,481.45
20	\$58,800.00	\$115,891.53	\$115,891.53	\$149,559.97	\$149,559.97
21	\$58,800.00	\$122,845.02	\$122,845.02	\$161,524.76	\$161,524.76
22	\$58,800.00	\$130,215.73	\$130,215.73	\$174,446.74	\$174,446.74
23	\$58,800.00	\$138,028.67	\$138,028.67	\$188,402.48	\$188,402.48
24	\$58,800.00	\$146,310.39	\$146,310.39	\$203,474.68	\$203,474.68
25	\$58,800.00	\$155,089.01	\$155,089.01	\$219,752.66	\$219,752.66

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 14 years term account, 69.30% of the first year's regular contribution and 17.33% 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 1.16% over effective contributions will be deducted by cancellation of units on a monthly basis. 0.88% will be deducted from Establishment Units and 0.27% 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


Cancelling 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 rise.
- 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 MySavings Strategy

Signature	
Full Name	Tulio Baruch Patiño Ortiz
Date	May 22, 2024