

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	
Full Name	BRUCE ADAIR HASWELL
Date	25 September 2023

Signature	
Full Name	DAVID DIXON SMILLIE
Date	25 SEPTEMBER 2023