



**KEY
FEATURES
OF**

The Conrad SF Life Assurance Policy

➤ ITS AIMS ◀



To provide you with capital growth over the medium to long-term.

➤ RISK FACTORS ◀



The actual proceeds of your Conrad SF Life Assurance Policy will depend upon the performance of your chosen investment(s) and the value of the investment(s) can fall as well as rise.

A Life Assurance Policy underwritten by Isle of Man Assurance Limited

WHAT IS THE CONRAD SF LIFE ASSURANCE POLICY?

- It is a single premium, whole of life assurance contract issued by Isle of Man Assurance Limited

WHO CAN INVEST IN THE CONRAD SF LIFE ASSURANCE POLICY?

- You must be aged 18 or more to apply for the Policy. Each Policy may be written on one life, but further Lives Assured may also be added at the Company's discretion.

WHAT HAPPENS IF I WANT TO TAKE MY MONEY OUT?

- You may take partial surrenders from your Policy, provided that at least SEK500,000 remains invested.
- You may surrender your Policy at any time with no encashment penalties. However, it should be noted that this Policy is viewed as a medium to long-term investment.

WHAT ABOUT LIFE COVER AND DO I NEED PERFECT HEALTH TO INVEST?

- The death benefit will become payable on the death of the last Life Assured.
- Where two or more Lives Assured are covered under the Policy the death benefit will become payable upon the death of the last surviving Life Assured.
- The death benefit will be a percentage of the initial and any additional premiums (as stated on the policy schedule), plus the value of the investment account on the death of the Life Assured, after deduction of any charges or indebtedness
- You do not need to be in perfect health to invest. However life assurance benefits may be reduced if you suffer from ill health at the time of investing.

CAN MY POLICY BE WRITTEN IN TRUST?

- Yes. Consult your Financial Adviser for details.

HOW MUCH WOULD I RECEIVE ON ENCASHMENT?

- The amount you receive on surrender will depend how much you paid in, the length of time it has been invested, investment performance over this time and our charges.
- Investment performance of your selected investment(s) will reflect the performance of the underlying assets of your selected funds. The value of these assets can go down as well as up.

WHAT ARE THE CHARGES AND WHAT ARE THEY FOR?

- Some of the money used to purchase units in your selected investment(s) goes to meet our charges. These include the costs of marketing and administration.
- The initial charge is 4% of the premium but a discount may be approved for large premium amounts. Further information can be obtained from your Financial Adviser.
- An annual administration charge of 1.2% is payable on each Policy, together with the premium required to pay for the life assurance benefit.

WHAT CAN I INVEST IN?

- Isle of Man Assurance Limited range of Investment Funds
Authorised Unit Trusts
Stocks quoted on any recognised stockmarket
Deposits in any approved currency
Fixed Interest securities
Other unit trusts, mutual funds and related approved investments

WHAT ACCOUNT REPORTING WILL I RECEIVE?

- Valuations will be produced half-yearly as at the end of June and December each year. Interim valuations will incur a charge of SEK500.

WHERE CAN I OBTAIN FURTHER INFORMATION?

- Your Financial Adviser will be happy to answer any further questions you may have.

FURTHER INFORMATION

HOW TO PAY



Payment may be made by either cheque, made payable to Isle of Man Assurance Limited, or Telegraphic Transfer. If the cheque is not drawn on your personal account, you may be asked to prove that the money belongs to you.

LAW



Your policy is written in accordance with the laws of the Isle of Man



ISLE OF MAN ASSURANCE LIMITED

The Isle of Man & General Life Assurance Company Limited was formed in 1971. In 1982 it changed its name to Isle of Man Assurance Limited, for ease of reference.



QUERIES AND COMPLAINTS



For further information or if you wish to complain about any aspect of the service you have received, please contact Isle of Man Assurance Limited.

This is a brief guide to the features of the Conrad Bond SF Life Assurance Policy. Full details are contained in the 'Policy' which is a legally binding contract between you and Isle of Man Assurance Limited.

Past performance is not necessarily a guide to the future. The value of investments can go down as well as up.

Reference to legislation and taxation in this leaflet is based on Isle of Man Assurance Limited's understanding of current law, which may change without notice.

Holders of policies issued by the Company will not be protected by the Policyholders Protection Act 1975 if the Company should become unable to meet its liabilities to them.

Isle of Man Assurance Limited a member of the IOMA Group.
Registered Office: IOMA House, Hope Street, Douglas, Isle of Man IM11AP, British Isles.
Telephone: 44 (0) 1624 681200 Facsimile: 44 (0) 1624 681391 Email: ioma@ioma.co.im Website: www.ioma.co.im
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