

**ENHANCED TERMS**

**PUTTING THE FIGURES BEHIND THE FACTS**

Take a look at our current special offer terms on Quantum and Momentum. As Scottish Provident International's best special offer yet, the figures clearly illustrate that our enhanced terms really make a difference!

**ENHANCED ALLOCATION**

All qualifying new cases receive 4 months' enhanced allocation at commencement. On monthly contribution plans this is equivalent to up to 510% of your first regular contribution invested at commencement.

The following formula can be used to establish the total allocation value at commencement for all qualifying plans:

$$A \times \left( \frac{X}{Y} \right) \quad \text{where} \quad \begin{array}{l} A = \text{Enhanced allocated percentage} \\ X = \text{Annual premium} \\ Y = \text{Number of payments making up the annual premium} \end{array}$$

Based on a client investing £1,000 per month in a qualifying Quantum or Momentum Plan:

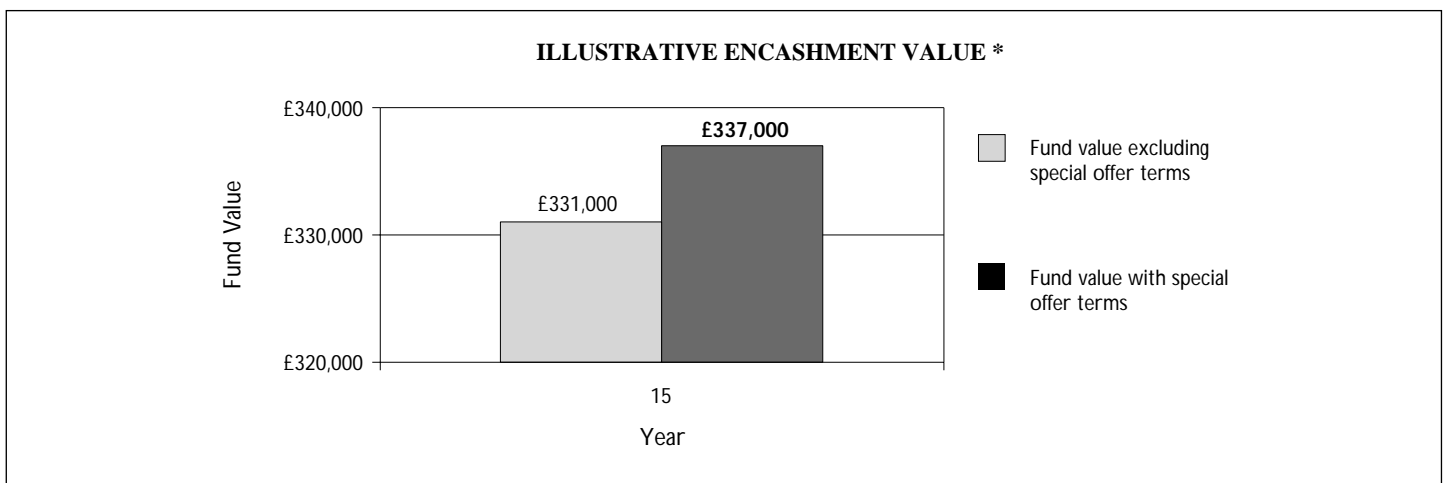
$$510\% \times \left( \frac{£12,000}{12} \right) = \underline{£5,100}$$

**BONUS FEE REBATE**

Scottish Provident International will also apply an additional bonus allocation to all qualifying plans at the end of the plan term. The value of this bonus allocation is equivalent to the total value of initial monthly fixed fees paid throughout the term (the value of the fee is currently £4.50 per month). Over the total plan term, this could result in the following bonus allocation:

Term (years)	Bonus Value	Term (years)	Bonus Value	Term (years)	Bonus Value
<10	Nil	15	£810	21	£1,134
10	£540	16	£864	22	£1,188
11	£594	17	£918	23	£1,242
12	£648	18	£972	24	£1,296
13	£702	19	£1,026	25	£1,350
14	£756	20	£1,080		

Overall, a client investing £1,000 per month for 15 years could benefit from the following at maturity\*:



\* Assuming 9% growth rate. Enhanced terms are only available on qualifying Quantum and Momentum plans received and in force by 13th December 2002. For full details on the terms and conditions of this incentive please refer to the special offer brochure, copies of which are available from Scottish Provident International or your Financial Adviser on request. Please also refer to the Important Notes detailed overleaf.

**ACT NOW TO BENEFIT!**

**SCOTTISH PROVIDENT INTERNATIONAL - A WHOLLY OWNED SUBSIDIARY OF ABBEY NATIONAL PLC.**

## Important Notes

Scottish Provident International is supervised by the Isle of Man Insurance and Pensions Authority. As a Scottish Provident International policyholder, the investor receives the protection of the Isle of Man Life Assurance (Compensation of Policyholder) Regulations 1991. The Company reserves the right to adjust the returns from investments to cater for any levy or charge made on the Company under these regulations or similar legislation.

Holders of policies issued by the Company will not be protected by the Financial Services Ombudsman Scheme established under the UK Financial Services and Markets Act 2000, if the Company should be unable to meet its liabilities to them.

It is important to know that unit prices reflect the value of the underlying assets of the funds and can go down as well as up. Past performance is not necessarily a guide to future performance. Where a fund invests in overseas securities, the unit price may also rise and fall purely on account of exchange rate fluctuations,

This leaflet must be read in conjunction with the individual Product Brochures, Information Guide, Investment Fund Guide and relevant special offer brochure, which contain full details of the products and charges. These are available from Scottish Provident International at the address below.

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<sup>†</sup> United States territories refers to Puerto Rico, US Virgin Islands, Northern Mariana Islands, Guam, American Samoa, Wake Island and the Trust Territory (a group of islands in the South Pacific including the Marshall Islands).

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