



# Maximising savings

**Charges can seriously damage the health of your client's savings plan. However, saving over the longer term with QUANTUM only requires the following investment growth to ensure plan charges are covered.**

Investment growth required to meet plan charges\*

Annual contribution of £5,000		Monthly contribution of £500	
Term	Required Investment Growth	Term	Required Investment Growth
10 years	0.50% pa	10 years	1.10% pa
15 years	0.40% pa	15 years	0.81% pa
20 years	0.30% pa	20 years	0.61% pa
25 years	0.21% pa	25 years	0.45% pa
30 years	0.14% pa	30 years	0.35% pa

QUANTUM's competitive charging structure and access to a wide range of investment funds advised by Abbey National Asset Managers enables your clients to benefit from regular saving.

**QUANTUM - helping you and your clients build for a better future.**

*Please refer to the Important Notes detailed overleaf.*

*\* Excluding fund management charges*



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## 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 Policyholders) 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 Scottish Provident International will not be protected by the Financial Services Compensation Scheme established under the UK

Financial Services and Markets Act 2000, if Scottish Provident International 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 so 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 prices may also rise and fall purely on account of exchange rate fluctuations.

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