

THE RIO CLUB

LUMP SUM INVESTMENT COMPARISON



PRODUCT	CHARGES APPLIED
HANSARD INTERNATIONAL INCOME BOND	ESTABLISHMENT CHARGE = 0.6% OF EACH CONTRIBUTION, PER QUARTER FOR EIGHT QUARTERS. ANNUAL MANAGEMENT CHARGE = 1.00% ANNUAL SERVICE CHARGE = £23.50 PER MONTH
HANSARD INTERNATIONAL UNIVERSAL PERSONAL PORTFOLIO (OPTION P)	ESTABLISHMENT CHARGE = 0.425% OF EACH CONTRIBUTION, PER QUARTER, FOR 5 YEARS. ONE OFF SET UP CHARGE = £442.00 QUARTERLY SERVICE CHARGE = £36.00 ANNUAL MANAGEMENT CHARGE = 1.00% ANNUAL MANAGEMENT CHARGE = 1.00% (EXTERNAL ASSETS) ADDITIONAL DEALING CHARGES
GENERALI INTERNATIONAL CHOICE	ESTABLISHMENT CHARGE = FOR THE FIRST 5 YEARS WHERE THE PREMIUM IS LESS THAN £75,000 = 1.5% PER ANNUM WHERE THE PREMIUM IS GREATER THAN £75,000 = 1.25% PER ANNUM INVESTMENT MANAGEMENT CHARGE = 1.00% BID/OFFER SPREAD = 0% - 1.00% (INTERNAL FUNDS) = 0% - 2.00% (EXTERNAL FUNDS) ANNUAL MANAGEMENT CHARGE = 0.50% - 3.00% (EXTERNAL FUNDS ONLY)
GENERALI INTERNATIONAL PROFESSIONAL PORTFOLIO	ESTABLISHMENT CHARGE = 2.00% PER ANNUM FOR 1 YEAR ADMINISTRATION CHARGE = 1.50% PER ANNUM FOR 5 YEARS SERVICE CHARGE = £500.00 PER ANNUM DEALING CHARGE = £35.00 PER INSTRUCTION
ROYAL SKANDIA MANAGED CAPITAL ACCOUNT	ESTABLISHMENT CHARGE = 1.6% A YEAR OF THE FUND VALUE CHARGED UP TO THE FIFTH ANNIVERSARY OF EACH YEAR OF PREMIUMS. ANNUAL MANAGEMENT CHARGE = 1.00% MONTHLY MAINTENANCE CHARGE = £5.00
ROYAL SKANDIA EXECUTIVE WEALTH BUILDER	BID-OFFER SPREAD = 7.00% OF EACH CONTRIBUTION MADE ANNUAL MANAGEMENT CHARGE = 1.00%

ALL MANAGEMENT CHARGES ARE INCLUDED IN THE UNITS PRICING. FUND MANAGERS APPLY THEIR OWN CHARGES IN ADDITION, WHICH MAY VARY AT ANY TIME.

PRODUCT	CHARGES APPLIED
RIO PROFESSIONAL INVESTORS FUND LTD	ESTABLISHMENT CHARGE = 3.00% ANNUAL MANAGEMENT CHARGE = 0.75% PA ANNUAL ADMINISTRATION FEE = 0.75% PA
RIO PROPERTY GROUP LTD	ESTABLISHMENT CHARGE = 2.00% ANNUAL MANAGEMENT CHARGE = 0.00% ANNUAL ADMINISTRATION FEE = 0.00%
RIO ARC	ESTABLISHMENT CHARGE = \$700.00 ANNUAL MANAGEMENT CHARGE = 1.00% PA ANNUAL ADMINISTRATION FEE = 1.00% PA

ANNUAL MANAGEMENT CHARGES AND ANNUAL ADMINISTRATION FEE ARE INCLUDED IN THE SHARE PRICE.

*“Many people talk about success.
We prefer to be successful and
let other people talk about us...”*

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