

THE RIO CLUB

REGULAR PREMIUM INVESTMENT COMPARISON



PRODUCT	CHARGES APPLIED
HANSARD INTERNATIONAL FOCUS	BID-OFFER SPREAD = APPROX. 7.50% OF EACH CONTRIBUTION MADE TO THE CONTRACT AND REFLECTED IN THE UNIT PRICES. ANNUAL MANAGEMENT CHARGE / INITIAL UNITS = 8.00% ANNUAL AMANGEMENT CHARGE / ACCUMULATOR UNITS = 1.00% ANNUAL SERVICES CHARGE = £8.25 PER MONTH
GENERALI INTERNATIONAL VISION	ADMINISTRATION FEE = 2.00% PER ANNUM (FIRST 10 YEARS) = 0.30% PER ANNUM (AFTER YEAR 10) INVESTMENT ADMINISTRATION FEE = 1.5% PER ANNUM POLICY FEE = £3.00 PER MONTH BID/OFFER SPREAD = 0% - 1.00% (INTERNAL FUNDS) = 0% - 2.00% (EXTERNAL FUNDS) ANNUAL MANAGEMENT CHARGE = 0.50% - 3.00% (EXTERNAL FUNDS ONLY)
ROYAL SKANDIA MANAGED SAVINGS ACCOUNT	BID-OFFER SPREAD = . 7.00% OF EACH CONTRIBUTION MADE ANNUAL MANAGEMENT CHARGE = 1.00% MONTHLY MAINTENANCE CHARGE = £5.75 PER MONTH

PRODUCT	CHARGES APPLIED
RIO REGULAR INVESTMENT ACCOUNT	ANNUAL MANAGEMENT CHARGE = 1.00% ANNUAL ADMINISTRATION FEE = 1.00%

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

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

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