


flexible savings with the executive wealthbuilder account



enabling intelligent investment choice

flexible investments

At Royal Skandia we understand that our customers want to have a secure financial future.

That is why we have designed the Executive Wealthbuilder Account. It is a medium- to long-term investment plan particularly suited to you if you have a lump sum of at least £5,000 (US\$7,500 or €7,500) to invest and you have the freedom to take withdrawals at any time. You can also choose to pay regular contributions into the account.

The Executive Wealthbuilder Account gives you access to an extensive range of international, sector and specialist funds with a wide choice of investment objectives and risk-reward profiles. And as your financial goals change, so too can your choice of funds, simply and quickly.

Whether you are building a nest egg for the future, saving to supplement your retirement or simply taking the opportunity to build up your savings while working abroad, the Executive Wealthbuilder Account could be the ideal investment opportunity for you.

at a glance

Payment term	suited to medium- to long-term investments, with no fixed period
Flexible payment options	initial lump sums: from £5,000 (US\$7,500/€7,500), then £1,000 (US\$1,500/€1,500) for top-ups regular payments: £200 (US\$300/€300) monthly, £600 (US\$900/ €900) quarterly, £1,200 (US\$1,800/€1,800) half yearly or £2,400 (US\$3,600/ €3,600) yearly
Changing payments	option to increase or decrease regular payments, plus pay lump sums at any time
Choice of currencies	Sterling, US Dollar or Euro
Range of payment methods	cheque*, credit card, standing order or telegraphic transfer
Allocation percentage	100% of contributions allocated to units in your selected funds
Death benefit	101% of the surrender value of your account is payable on death
Tax efficiency	except for certain investment income which may have a withholding tax deducted in its country of origin, your investment will grow tax free
Bid-offer spread	7% difference between price at which units are purchased (bid) and at which they are sold (offer)
Annual management charge	1% of the value of the selected fund(s)
Investment choice	access to Skandia's successful MultiManager investment approach choose from any of our extensive range of internal funds unlimited switching between funds (currently free of charge)
External fund management charge	the normal annual management charges and operational costs charged by the fund managers (details available on request)
Maintenance charge	none
Withdrawals and surrenders	easy access to your capital withdrawals available at any time
Withdrawal or surrender charge	none
Surrender of plan	surrender plan at any time to provide a lump sum of the bid value of units held in your account

* for yearly or lump sum premiums only.

unrivalled contribution flexibility

For maximum flexibility you can increase or decrease your regular contributions at any time, providing they do not fall below the minimum level for the frequency chosen.

Frequency	To start your account			Future increase		
	£	US\$	€	£	US\$	€
Regular						
Monthly	£200	US\$300	€300	£50	US\$75	€75
Quarterly	£600	US\$900	€900	£150	US\$225	€225
Half-yearly	£1,200	US\$1,800	€1,800	£300	US\$450	€450
Yearly	£2,400	US\$3,600	€3,600	£600	US\$900	€900
Lump sum contributions	£5,000	US\$7,500	€7,500	£1,000	US\$1,500	€1,500

You also have a choice of payment methods including credit card, cheque*, standing order and telegraphic transfer.

* Yearly and lump sum contributions only.

investing the MultiManager way

Following our successful MultiManager approach to investment, you can benefit from the expertise of some of the world's finest fund managers.

Skandia's buying power allows us to negotiate substantial initial discounts with fund management companies for investments into our range of funds and, as a result, more of your money is invested at outset.

The Executive Wealthbuilder Account gives you access to a portfolio that offers exposure to a breadth of markets, managers and asset types.

Fund managers need to be selected and monitored to ensure they remain at the top of their game - and replaced when they do not.

If you would like us to take this task on for you, we offer the specialist services of 'managing the managers' using the skills we have built up in conjunction with our sister company, Skandia Investment Management.

Alternatively if you would prefer to select funds and fund managers yourself then we have our Self Select option, with a comprehensive choice across asset types and geographical sectors, from leading fund managers.

investment flexibility

If you wish to change your investment approach at any time, you have the flexibility to change your choice of funds, currently free of charge.

This ensures that you are not 'locked' into the fortunes of a fund or fund management group in the future.



truly tax efficient

We like to make sure you keep as much of the money from your investment as possible and structure our products to maximise potential tax advantages for you.

As Royal Skandia is located in the tax-efficient offshore centre of the Isle of Man, your investment will grow virtually tax free.

Royal Skandia is not liable to income tax, capital gains tax or corporation tax on its accountholders' funds. Some dividends may be received net of withholding tax, deducted at source in the country of origin, but once inside your account they can accumulate free of tax.

Thanks to this, your investment within the Executive Wealthbuilder Account will grow more efficiently.

The personal tax consequences of investing in the account will depend on many factors. You may have a personal tax liability in respect of the proceeds of the account. This will largely depend on your country of residence. It is therefore important that you seek professional guidance before proceeding with any investments.

protection against the unexpected

The Executive Wealthbuilder Account offers valuable life cover of 101% of the surrender value of your account free of charge.



stability and security

The Executive Wealthbuilder Account is designed to give your savings every opportunity for growth with security.

Royal Skandia's presence in the Isle of Man means you can be confident that your interests will be protected. The Isle of Man is an established offshore investment centre offering a politically and economically stable environment.

Of all the offshore centres – including Guernsey, Jersey, and Luxembourg, only the Isle of Man has a statutory compensation scheme for offshore life assurance companies. This means that investors benefit from unique protection.

The Island's system operates globally, covering investors no matter where they reside.

In recognition of the Isle of Man's status as the leading offshore base, from 1997 through to 2004 the Island was voted 'Best Offshore Financial Services Centre' by International Money Marketing. From 1999 to 2005 it was also voted 'Best International Financial Services Centre' at the International Investment Offshore Fund & Product Awards.

unique policyholder protection - the facts

- Investors in policies issued by Isle of Man authorised life assurance companies are protected worldwide.
- In the unlikely event that a company is unable to meet its liabilities, the policyholder will be protected by this compensation scheme.
- The compensation scheme offers investors up to 90% of the value of their policies. There is no upper monetary limit.

benefit from the strength and reputation of a world leader

Royal Skandia is part of the Skandia UK Group; a dynamic life assurance, pensions and investment group with extensive experience in international financial services.

You can be confident that you are investing with a company that understands the needs of international investors.

At Skandia we also continue to set new, higher standards to deliver ever-improving products and a wider investment choice.

Investors should be aware that the value of unit-linked contracts is not guaranteed as the prices of units may fall as well as rise. The value of funds that hold assets designated in a different currency to the fund may rise and fall purely as a result of exchange rate fluctuations.

further information

Royal Skandia Executive Wealthbuilder Account provides you with the opportunity to flexibly invest your money into tax-efficient funds. This brochure has introduced some of the account's benefits.

When you are ready to proceed with your application, you should complete the necessary form, being careful to include all relevant information. Royal Skandia will issue an acceptance letter followed by policy terms and schedules, the formal record of your Account. Copies of these items are always available and a summary of the units allocated to your Account can be requested at any time.

You may wish to trace movements in the value of units of their selected funds in the financial press – your professional financial adviser will explain how to do this.

This document is based on Royal Skandia's interpretation of the law and HM Revenue & Customs practice at December 2005. While this interpretation is believed to be correct, Royal Skandia can give no guarantee in this respect or that tax reliefs and the tax treatment of investment funds will remain the same in the future. The value of any tax reliefs will depend on individual financial circumstances.

Past performance is not necessarily a guide to future performance, and the value of unit-linked contracts is not guaranteed as the prices of units may fall as well as rise. Where a fund holds investments in another currency, there may be additional risks because of exchange rate fluctuations.

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Skandia International is the divisional name for the international companies within the Skandia UK Group.

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