

MOMENTUM

The Crucial Investment Years

- Which are the most important investment years in retirement planning? The final years prior to retirement?
- NO! The most important years are the first five years.

Contributions from years 0 - 5



Contributions from years 10 - 15



Maturity value for premiums paid -	years	0 - 5	=	62,900
	years	5 - 10	=	50,100
	years	10 - 15	=	32,000
		Total maturity value	=	<u>£145,000</u>





The above figures have been produced assuming an annual contribution of £5,000 is made into a 15 year MOMENTUM plan with an assumed 9% p.a. growth rate. The above figures incorporate current policy charges applicable to the MOMENTUM plan as detailed in the Information Guide.

- In the above example, the first five years' contributions equates to nearly 44% of the final fund value.
- Don't leave your retirement planning too late.

Start the MOMENTUM today with Scottish Provident International's award-winning retirement benefits plan.

Please see Important Notes overleaf

Important notes

-  Holders of policies issued by the Company will not be protected by the UK Policyholders Protection Act 1975 if the Company should be unable to meet its liabilities to them.
-  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.
-  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 the future. Where a fund invests in overseas securities, the unit prices may also rise and fall purely on account of exchange rate fluctuations.
-  This leaflet should be read in conjunction with the MOMENTUM Information Guide which contains full details of the charges and are available from your adviser or Scottish Provident International at the address below.

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