



Active Investment Management Service

Pensions and Investments

A better way of saving

Essential Reading

- ✓ Highly flexible, your plan moves with you to your new country/employer
- ✓ Enables your employer to match your contributions where available
- ✓ Online client portal with full access to funds and performance
- ✓ Easy payment by debit and credit cards or bank transfer
- ✓ Premium holidays, missed contributions or partial withdrawals penalty free
- ✓ Minimum annual regular contribution \$250pm or \$3,000pa (Single \$1,500)
- ✓ \$USD investments which as world reserve currency making suitable for investments from most currencies
- ✓ Guernsey regulated Trust and Investment portfolios
- ✓ 12 investment strategies available covering a wide range of risk levels
- ✓ Regular reviews of investment, risk and personal circumstances
- ✓ Term 5 to 20 years and continuance without further charge
- ✓ Free investment switching

Clear and transparent charging

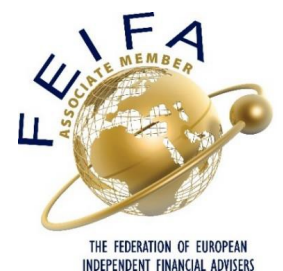
- ✓ Platform Setup fee \$25
- ✓ Adviser one off set up fee \$900
- ✓ Low annual administration fee e.g. 0.21%pa for 10-year plan (varies by term)
- ✓ No hidden commissions, penalties or charges
- ✓ 2% per annum fund charge

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Fee based, commission free, guarantees independency



Example zero vs full commission USD \$'s

Year since start	Contributions	Dominion on zero commission basis		Other provider on full commission basis	
		Plan Value	Surrender Value	Plan Value	Surrender Value
1	6,000	6,149	5,675	6,029	28
2	12,000	12,570	11,996	12,130	5,420
3	18,000	19,299	18,755	18,291	11,651
4	24,000	26,352	25,850	24,500	18,090
5	30,000	33,747	33,299	30,743	24,768
6	36,000	41,501	41,119	37,006	31,673
7	42,000	49,634	49,329	43,270	38,820
8	48,000	58,164	57,949	49,510	46,234
9	54,000	67,112	66,999	55,731	53,915
10	60,000	76,500	76,500	64,894	64,894

Based upon 10-year term, \$500 per month regular contribution, 5% per annum growth assumption.