

enhance your savings from start to finish

Apply for a Royal Skandia Managed Savings Account or Managed Pension Account before 31 December 2009, and receive our special offer of an extra allocation of 7% (minimum premiums apply).



enabling intelligent investment choice

a flying start and a fantastic finish

Apply before 31 December 2009 and, for qualifying investment amounts, for every US\$100 invested Royal Skandia will invest US\$107 for you up to a maximum term of 15 years. To help increase your investment even further we will also add a loyalty bonus of up to 3% of your policy value at maturity.

	A flying start	A fantastic finish
Account term (years)	Allocation percentage throughout the term	Loyalty bonus percentage
10 - 15	107%	2 - 3%

special offer terms

The loyalty bonus is 0.2% of the selling price of regular premium units for each complete year to maturity, provided all premiums have been paid. It is available on both standard and special offer policies.

Please note that this special offer only applies to regular premiums and does not apply to cash sums, or additional or increased premiums, or any extended savings term beyond the initial savings term selected.

All original paperwork and method of payment has to be received by the Isle of Man office by 5.00pm (UK time) on 23 December 2009.

If the Regular Contribution is increased, then for the amount of increase the Allocation Percentage will be 100%.

If the Regular Contribution is reduced below the minimum contributions, the Allocation Percentage will be 105% of each contribution due before the first Account Anniversary, and 100% thereafter for all further Regular Contributions.

For terms below 10 and over 15 years, the standard allocation and loyalty bonuses will apply.

make the most of your savings policy

The Managed Savings and Pension Accounts can help you achieve and potentially exceed your investment objectives.

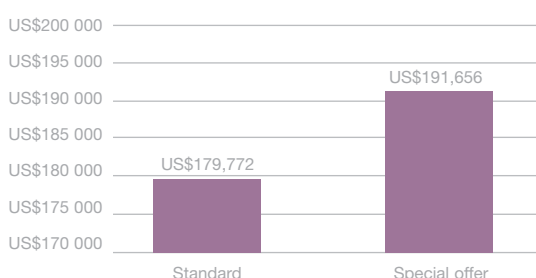
This chart provides an example of potential returns with a premium of US\$750 a month over a 15-year term. It assumes 7% growth each year including all product charges as well as an external fund annual management charge of 1.5% a year.

Source: Royal Skandia as at June 2009.

Apply now and, for qualifying payments, our special offer of an extra 7% could enhance your investment benefits by US\$11,884.

Note that these figures are based on an assumed rate of growth over 15 years and this is not guaranteed.

The actual amount returned will depend on the performance of the funds you choose to link to. Fund prices can go down as well as up.



Example returns

minimum premiums

You can qualify for this fantastic offer to receive an extra 7% allocation with a minimum monthly premium of US\$750, £500, €750 or HK\$6,000.

Frequency	US\$	£	€	HK\$
Monthly	750	500	750	6,000
Quarterly	1,875	1,250	1,875	15,000
Half-yearly	3,750	2,500	3,750	30,000
Yearly	7,500	5,000	7,500	60,000

Don't miss out on this fantastic offer. Apply before 31 December 2009 and you could start saving towards a more financially secure future.

You should only choose a level of premium that you expect to be able to maintain; there are charges under the policy if you reduce or stop your premiums.

getting started

Full details of the Royal Skandia Managed Savings and Pension Accounts can be found in the brochures [investing in the managed savings account](#) and [investing in the managed pension account](#), and in our policy Terms and Conditions. These are available from your professional financial adviser.

more reasons

for you to choose the managed savings account and the managed pension account

7% extra allocation

- For the minimum savings amount shown overleaf, 107% allocation from the start of a policy, with 10 to 15 years' duration.

loyalty bonus

- Loyalty bonus of 0.2% of the selling price of regular premium units for each complete year to maturity (please refer to the product brochure or Account Terms for details).

access to capital

- Charge-free annual allowance for access to your capital and flexible contributions.
- Access to larger amounts of capital via the Fixed Account. Certain restrictions may apply; please see the Terms and Conditions for more details.

protection benefits

- Life cover of 101% of surrender value included.
- Additional life cover available to suit all protection needs.

investment choice

- Access to some of the world's best fund managers.
- Substantially discounted fund initial charges.
- Unlimited switching between funds, currently free of administration charges.

flexibility

- Option to increase payments at any time.
- Option to stop your payment for a time.
- Choice of payment methods.

Before you exercise any payment options you should confirm how this will affect the special offer terms.

peace of mind

- Policy protection with the Isle of Man statutory compensation scheme.

You should consult your professional financial adviser regarding the suitability of these products.

Please note that this leaflet should not be used in the UK or Hong Kong.

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

www.royalskandia.com

Calls may be monitored and recorded for training purposes and to avoid misunderstandings.

Royal Skandia Life Assurance Limited is registered in the Isle of Man under number 24916. Registered and Head Office: Skandia House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles. Phone: +44 (0)1624 655 555 Fax: +44 (0)1624 611 715.

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