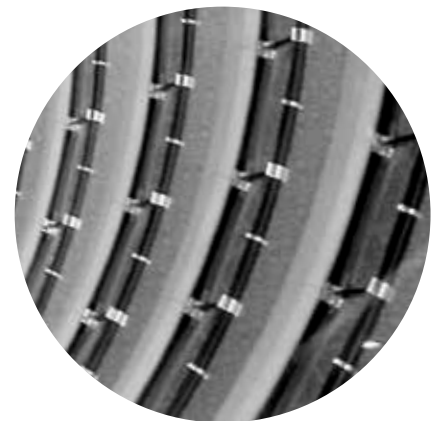
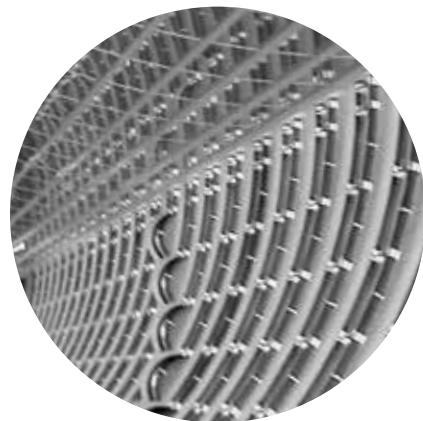


Monument International Portfolio Bond

Information leaflet



Information

The Monument International Portfolio Bond is provided by Monument Life Insurance dac, a member of the Monument Re Group. The information in this leaflet is intended to provide you with a summary of the terms of the plan and help you understand its charging structure.

Plan charges

Yearly charge

The table below shows the current charge as a yearly figure in all available base currencies.

If your plan value changes, the percentage yearly charge we take will also change.

Custody charge

Unless you have a discretionary asset manager, we will apply a custody charge of 0.02% each year on any mutual funds holdings. Discretionary asset managers may apply their own custody charges.

Plan base currency value in pounds sterling (GBP)	Plan base currency value in US dollars (USD)	Plan base currency value in euro (EUR)	Standard death benefit	Standard death benefit removed	Reduced death benefit	Capital redemption version
Less than 50,000	Less than 85,000	Less than 70,000	1.10%	1.05%	1.10%	1.05%
Equal to or more than 50,000, but less than 100,000	Equal to or more than 85,000, but less than 170,000	Equal to or more than 70,000, but less than 140,000	0.85%	0.80%	0.85%	0.80%
Equal to or more than 100,000, but less than 250,000	Equal to or more than 170,000, but less than 430,000	Equal to or more than 140,000, but less than 350,000	0.50%	0.45%	0.50%	0.45%
Equal to or more than 250,000, but less than 500,000	Equal to or more than 430,000, but less than 850,000	Equal to or more than 350,000, but less than 700,000	0.35%	0.30%	0.35%	0.30%
Equal to or more than 500,000, but less than 1,000,000	Equal to or more than 850,000, but less than 1,700,000	Equal to or more than 700,000, but less than 1,400,000	0.25%	0.20%	0.25%	0.20%
Equal to or more than 1,000,000	Equal to or more than 1,700,000	Equal to or more than 1,400,000	0.18%	0.13%	0.18%	0.13%

Trading charge

A trading charge is applied each time we buy or sell a mutual fund.

The trading charge will be £35.00, \$60.00 or €50.00 and taken at the time of the trade.

Discretionary asset management charge

Discretionary asset manager charges will only apply if you have a discretionary asset manager. The charge will be equivalent to the fee levied by the discretionary asset manager for providing its services.

Minimum payments**Minimum initial payment**

The minimum initial single payment is:

£50,000 \$85,000 €70,000

You must invest a minimum initial payment of 1% or £1,000/\$1,700/€1,400 (whichever is the greater) into each asset. Individual asset managers may apply higher minimum investment limits.

Minimum additional payment

The minimum additional single payment is:

£10,000 \$17,000 €14,000

You must invest a minimum additional payment of 1% or £1,000/\$1,700/€1,400 (whichever is the greater) into each asset. Individual asset managers may apply higher minimum investment limits.

Other information**Minimum plan value**

The minimum you must leave invested in your plan is the higher of 10% of your payments or £10,000, \$17,000 and €14,000.

Minimum one-off withdrawal

The minimum encashment is £200, \$340 or €280.

Minimum trade amount

The minimum amount for each individual trade is the higher of the fund manager or deposit account provider minimum, or: £1,000, \$1,700 or €1,400.

Minimum regular withdrawal

The minimum regular withdrawal amount is £200, \$340 or €280 per withdrawal.

The Monument International Portfolio Bond is provided by Monument Life Insurance dac.
Monument Life Insurance dac is regulated by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority.
Registered office: 2 Park Place, Ground Floor, Upper Hatch Street, Dublin 2, Ireland.
Registered in Ireland under company number 325795. Telephone number 0370 850 6130.
We may record or monitor calls to improve our service.

