



REMUNERATION GUIDE

OFFSHORE COLLECTIVE INVESTMENT BOND

For financial advisers only

The Offshore Collective Investment Bond is provided by Alpha International Life Assurance Company (Guernsey) Limited and administered by Utmost Administration Limited.

1 - INTRODUCTION

This remuneration guide provides details of the remuneration options available for the Offshore Collective Investment Bond (OCIB) provided by Alpha International Life Assurance Company (Guernsey) Limited.

2 - WHO TO CONTACT FOR MORE INFORMATION

If you require more information about anything in this guide, please contact Utmost International's Client and Adviser Support Team either by email to IOMask@utmostinternational.com or by telephone on +44 (0)1624 655 555.

3 - COMMISSION

We do not facilitate adviser fees in relation to the OCIB.

TYPE OF COMMISSION		DESCRIPTION
ONGOING SERVICE CHARGE	FUND-BASED TRAIL COMMISSION	<ul style="list-style-type: none"> · This is the default type of trail commission. · This is not available where nominated trail has been selected. · The rate of fund-based trail commission for each fund is published in the OCIB funds list. · The typical yearly rates are: <ul style="list-style-type: none"> – 0.50% for equity, managed and property funds – 0.35% for fixed interest funds – 0.25% for tracker funds · You cannot select a different rate of fund-based trail commission. · We calculate fund-based trail commission quarterly, so the yearly percentage rate is divided by four to calculate the quarterly amount. · Calculations for fund-based trail commission are based on the value of funds held at the end of each quarter, excluding any transactions that are in progress.
	NOMINATED TRAIL COMMISSION	<ul style="list-style-type: none"> · This is the alternative to fund-based trail commission. · This requires a client instruction to pay nominated trail commission. · We calculate nominated trail commission quarterly, so the yearly percentage rate is divided by four to calculate the quarterly amount. · Calculations for nominated trail commission are based on the value of funds held at the end of each quarter, excluding any transactions that are in progress. · If the amount of nominated trail commission payable at the end of any quarter is more than the accrued fund manager rebates within the transaction account, we will make up the shortfall by debiting the money from the client's transaction account. · If the amount of nominated trail commission payable at the end of any quarter is less than the accrued fund manager rebates within the transaction account, we will credit the difference to the client's transaction account.

4 - MAXIMUM COMMISSION

We will not pay commission in excess of the following levels:

DESCRIPTION	MAXIMUM AMOUNT OF COMMISSION
Fund-based trail commission	N/A
Nominated trail commission	1.5% per year

It is not possible to change the existing commission basis on an OCIB policy, or move to adviser fees. The only option available for the OCIB is to remove all commission.



The information given in this document is based on Alpha International Life Assurance Company (Guernsey) Limited's understanding of current law and practice in the jurisdictions referred to in the text.

No liability can be accepted for any personal tax consequences or for the effect of any future tax or legislative changes.

Investors should remember that past performance is no guarantee of future returns and that fund prices will reflect the value of their underlying securities. As a result of the nature of investments and possible exchange or interest rate fluctuations, the value of investments may go down as well as up.

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

The Offshore Collective Investment Bond is issued by Alpha International Life Assurance Company (Guernsey) Limited. The Company is regulated by The Guernsey Financial Services Commission and is licensed to carry on long term business under the Insurance Business (Bailiwick of Guernsey) Law 2002. Registered office: Albert House, South Esplanade, St Peter Port, Guernsey, GY1 1AW, Channel Islands. Registered No. 2424.

The Offshore Collective Investment Bond is administered by Utmost Administration Limited, registered in the Isle of Man under number 109218C and licensed by the Isle of Man Financial Services Authority. Utmost Administration Limited is part of the Utmost Group.

Administration Centre for correspondence: Utmost Wealth Solutions, King Edward Bay 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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