

Premier Growth Plan - Standard Variable Rate Fund Annual Rate Summary from 31 January 2013



Up to 0.33% p.a. Gross Equivalent

For professional adviser use only

	NIL% (N) Commission per annum	0.10% commission per annum
Annual net rate %	0.20	0.10
Equivalent Gross Rate for Higher Rate Taxpayer	0.26	0.13
Equivalent Gross Rate for Higher Rate taxpayer after seven and a half years	0.33	0.17

The rate sheet should be read in conjunction with the Premier Growth Plan Brochure and Key Features Documents.

The value of the investment can go down as well as up. You may get back less than you put in.

This is a ten year unit-linked, annual premium endowment.

The rate is compounded daily to produce the annual rates shown above. The tax rates for 2012/2013 tax year are used in the above calculations. The Standard Fund credited rate is variable and not guaranteed, the company reserves the right to change these rates at short notice or withdraw these investments at any time.

If large numbers of bonds are encashed at the same time, the funds may incur costs in selling assets prior to their intended maturity date to meet these encashments, and these costs may cause a fall in the unit prices and therefore the return on your bond.

Alico Wealth Management may defer encashments for up to three months if it considers that this would be more beneficial to bond holders generally. This would only happen in exceptional circumstances.

Investors cannot recover any tax paid by Alico Wealth Management: Non-taxpayers cannot recover any tax paid by the Company.

Tax depends on individual circumstances and may be subject to change in the future.

All gains are free of lower, basic and savings rate tax. For higher rate taxpayers the gain over and above the original investment may be subject to tax for withdrawals in the first seven and a half years.

There is a charge for providing the Minimum Death Benefit. This charge will depend upon the personal circumstances of the life assured.

Commission is payable monthly in arrears throughout the term of the Bond.

**For further details please call Alico Wealth Management on 0800 013 0683
or e-mail alicoinvestments@metlife.com**