

The Select Portfolio - encouraging new thinking Overview

For professional adviser use only

The Select Portfolio is a collection of investment and retirement products, all underpinned by the same comprehensive range of investments.



- All products in the Select Portfolio have the same investment range, the same transparent charges and the same processes underlying them.
- All products offer flexible 'factory gate' adviser remuneration options to suit a variety of business models.
- All Alico Choice Funds offer a performance related rebate if they fail to achieve top half performance.

The Select Portfolio - encouraging new thinking:

Versatility & Appeal

- Through a wider choice of products, you can offer tailored solutions to your clients no matter what they are trying to achieve in life.

Choice

- Through a comprehensive range of underlying investments - including structures inside the products - you can change your clients' risk exposure as their circumstances change.
- This maximises tax-efficiency, portfolio planning possibilities and gives greater retention potential.

Simplicity

- There is a consistent approach across the ISA, Retirement Plan, Advantage Investment Plan and Investment Bond, so to know one is to know them all.
- All products offer the same simple charging structure - there are no bid/offer spreads, establishment charges or allocation rates.

Transparency

- We believe in openness and honesty in all communications with advisers and clients
- If one of the Alico Choice Funds doesn't achieve top half performance against the benchmarks set, not only will we write and tell you - we'll offer a rebate for the following quarter
- We also refund 100% of any rebates we receive from third party fund managers

Innovation

- We are forward-thinking, encouraging advisers to adapt their approach and prepare for RDR ahead of the 2012 deadline.
- The Retirement Plan offers a Short Term Annuity - where the client retains full control of the remaining funds.
- The Advantage Investment Plan is one of the few qualifying life plans on the market, and in addition offers a 'clean' structure and an annual premium of up to £500k with fast-track underwriting
- We offer structured investments within product wrappers - allowing you to change the risk profile of your clients' investment without the need to switch products.

Important information about the Select Portfolio:

- Most of the investment choices available through the Select Portfolio do not guarantee what you will get back and you may get back less than you invest into them.
- Further information about the funds currently available can be found in the Select Investment Range, Select Investment List and individual Fund Fact Sheets. Further information on the products in the Select Portfolio can be found in the relevant Key Features Documents and Policy Conditions. Please therefore read this guide in conjunction with these documents, which you can find on our website at www.alicowm.co.uk

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