



WITH ORACLE, IT PAYS TO TOP UP

DID YOU KNOW?

Your clients can receive up to 5% extra allocation when they top up.

As you know, when your clients invest into Oracle they can receive extra allocation based on the size of their payment.

However, what you may not know is that this extra allocation isn't just for initial payments - each top up may also qualify for extra allocation.

The more your client invests, the greater the allocation. Each payment can qualify for up to 5% extra allocation.

“The more your client invests, the greater the allocation.”

HOW DOES IT WORK?

The total of all in-force payments will be used to calculate the allocation rate that's applied to the top up.

Please see the worked example in the table below:

	Payments (USD)	Cumulative payments (USD)	Extra payment allocation	Allocation rate applied (USD)	Extra allocation (USD)
Initial payment	100,000	100,000	2%	100,000 x 2%	2,000
1 st top up	50,000	150,000	3%	50,000 x 3%	1,500
2 nd top up	25,000	175,000	4%	25,000 x 4%	1,000
3 rd top up	25,000	200,000	4%	25,000 x 4%	1,000
4 th top up	50,000	250,000	5%	50,000 x 5%	2,500

TOTAL PAYMENTS (USD)

\$250,000

TOTAL EXTRA ALLOCATION (USD)

\$8,000

TOTAL INVESTED

\$258,000

IMPORTANT NOTES

Each payment will be subject to an establishment charge. This charge ranges from 0% to a maximum of 7.50% of the payment made; payable during the first 5 years from the date the payment is applied to the plan.

If the plan is cancelled within 5 years from the date the last payment was applied, an early exit charge will be deducted from the plan equal to any remaining outstanding charges due.

Any extra allocation will also be subject to an early exit charge if the plan is cancelled within 5 years from the date the last payment was applied. The charge will be equal to 100% of the extra allocation reducing at each anniversary by 20%.

All payments made and any extra allocation will also be subject to an administration charge which varies from 0.60% to 1.20% per year of the fund value or total payments paid if higher.

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