

SKYBOUND

WEALTH MANAGEMENT

“The biggest investment we make isn’t into a single stock or share, it’s our commitment to helping you realise the future you deserve. Bound together by a common goal, our success relies upon the realisation of your dreams.”

Initial Recommendation Report
Prepared for

Husain Rangwalla

Prepared on May 26, 2021
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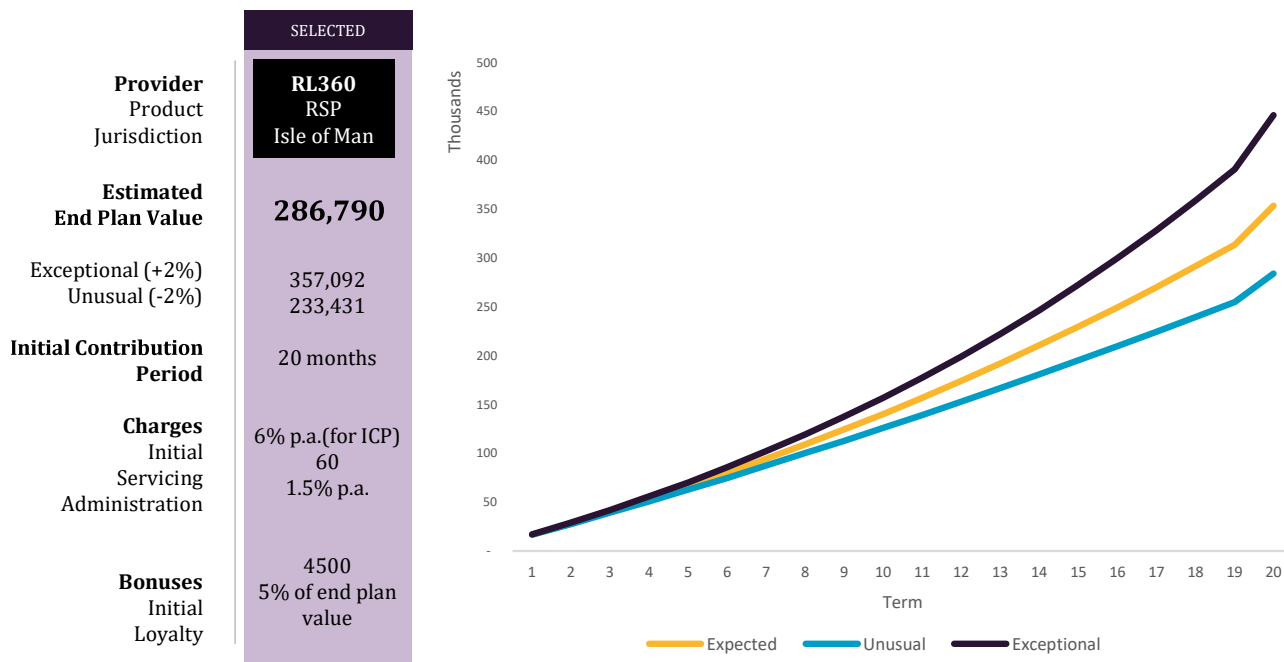
Client Details

Product Structure **Regular**
Country of Residence **UAE**
Nationality **British**
Currency **GBP**

Plan Details

Monthly Premium **1,000**
Net Growth **3%**
Term **20 years**

ILLUSTRATION



Product Matrix

The product matrix is Skybound Wealth Management’s proprietary tool to compare the industry offerings on the basis of standardised inputs. The calculations above are based upon the illustration systems available on the individual provider websites and are generated with the assumption that the client will continue to hold and/or contribute into the plan through the expected term. The **Recommendation** is based upon the highest plan value but the **Selection** made by the financial planner will be based upon additional metrics and client preferences which cannot be numerically factored into the calculations.

Glossary

Estimated End Plan Value: This value is an estimated calculation that the client can expect to receive upon maturity of their policy. **Net Growth:** This is an assumption made for illustration purposes; **Exceptional** looks at a scenario with a higher growth rate and **Unusual** looks at a scenario with a lower growth rate. **Initial Contribution Period:** There is an initial period at the start of the regular contribution contract which determines the type of units that the regular contributions will purchase. **Initial Charge:** There is a charge applied to all initial units (i.e. Initial Contribution Period Units) and is charged for the full term of the contract. **Servicing Charge:** This is a charge for the general up-keep of the plan that remains to be a flat rate or flat charge. **Administration Charge:** This charge is for any regular updates are required on the client’s plan with the provider. **Initial Bonus:** The regular contribution contract may qualify for a welcome bonus, depending on your contribution amount and contract term. These same qualifying levels also apply to additional contribution contracts relating to regular contribution increases **Loyalty Bonus:** A bonus added towards the end of the plan for diligence.