

## Important Notes

Where shown, current values are based on the published bid price of units as at the most recent valuation date.

Where funds are shown, units allocated within a fund are based on the last available unit allocation statement provided by the provider. Should any encashment of units or income have been drawn from the fund, or in the case of policies with regular contributions, any additional investments made, then the number of units may not be correct.

Where investments are in currencies other than sterling, all values displayed are in £ sterling at the currency conversion rate when last valued.

For policies with more than one contribution that have only been recently commenced, the current values shown are only accrued, they may not represent the actual encashment value of the units.

Depending on your tax position, and the policies and investments you own, Income or Capital Gains Tax may be payable on encashment of some or all of your policies or investments. For further advice on Taxation please contact us.