

Offshore Investment Bonds	Product Name	Allocation Rates	Initial Charge	Annual Charge	Exit Charge
Canada Life International	Delta Account - 1	100%(less commision)		1% Fund AMC	None
Metlife	Europe Income 4 Life	100%(less commision)		0% Fund AMC	Equal to Estalishment Charge
Prudential international	Prudence Flexible Protection	100%		0% Fund AMC	9%,9%,6.75%,4.5%,2.25%
Skandia Investment Solutions	Offshore Collective Investment	100%(less commision)		0% 0.7%,0.35%,0.15%	0%

#### Offshore Portfolio Bonds

Aegon	Wealth Management	94% to 100%		0% Fund AMC	None
Axa Isle of Man	Evolution Bond A	100%		0% Fund AMC+0.22%-0.15%	Level of initial commision
Canada Life International	Dimensions Preference - A	98.2%, 98.6%,99%	Commision	Fund AMC	None
Legal and General International	Portfolio Bond - 8Yr	100%		0% Fund AMC's	Establishment Charge
Prudential International	Portfolio Account	100%		0% Fund AMC	Establishment Charge

**Note : Many Bonds have 'establishment charges' which will vary in size according to commision level paid to advisor, and other factors.**