



UK EXPAT SOLUTION BRIEF

Highlights of the investment possibilities for Wealth products

	External Fund	Internal Dedicated Fund (IDF) (Discretionary Mandate) and Specialised Insurance Fund (SIF) (Advisory, Flexible or Buy & Hold)									
Eligibility											
Minimum Premium	EUR 100,000	EUR 125,000*									
Minimum Net Investible Wealth	No requirement	EUR 250,000									
Account											
Premium transfer account**	BGL BNP Paribas 50 Avenue John Fitzgerald Kennedy L-2951 Luxembourg Swift: BGLLLULL EUR LU21 0030 8102 5795 9000 GBP LU63 0030 8102 5764 2800 USD LU07 0030 8102 5773 4600 CHF LU11 0030 8102 5710 1700	Policy account confirmed by OneLife following application acceptance									
Custody and asset management											
Custodian bank	CACEIS	Open architecture (subject to OneLife and CAA approval)									
Asset manager	Depending on chosen fund(s)	Open architecture*** (subject to OneLife approval)									
Pricing											
Initial and ongoing fees											
Advisory Acquisition Charge	<p>2 options available (The option chosen for the initial premium also applies to all additional payments in the same policy; the % may vary though).</p> <p>Commissions will be paid on the first Monday following the policy issue date or, when applicable, at the end of the cooling off period</p> <p>Option 1: Upfront (Initial Charge), available on the whole product range (for new and existing policies)</p> <table border="1"> <thead> <tr> <th>You</th> <th>OneLife</th> <th>Total Client</th> </tr> </thead> <tbody> <tr> <td>2/3rd</td> <td>1/3rd</td> <td>Max 1.5%</td> </tr> <tr> <td>Max 4.5%</td> <td>0.5%</td> <td>1.5% to 5%</td> </tr> </tbody> </table> <p>The cost, which is calculated from the amount received, is deducted in full from the amount received to arrive at the premium invested when the policy is issued, with the result that the premium invested is therefore lower than the amount received.</p>		You	OneLife	Total Client	2/3rd	1/3rd	Max 1.5%	Max 4.5%	0.5%	1.5% to 5%
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* Wealth France: EUR 250,000

** Excluding Belgium

*** No asset manager for SIF

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Advisory Acquisition Charge	<p>Option 2: Back end (Establishment Charge), available on new life assurance bonds for France, Luxembourg, Portugal and Spain</p> <table border="1"> <thead> <tr> <th>Product</th> <th>You</th> <th>OneLife</th> <th>Total Client</th> </tr> </thead> <tbody> <tr> <td>France , Luxembourg, Portugal and Spain</td> <td>Max 4.0%</td> <td>1%</td> <td>Max 5.0%</td> </tr> </tbody> </table> <p>The cost, which is calculated from the amount received, is deducted on a monthly basis over a period of 5 years (60 months), starting the month when the policy is issued, with the result that the premium invested is therefore equal to the amount received.</p> <p>If, at the end of a calendar month, the surrender value of the policy should fall below four times the total of the outstanding back end charges, OneLife will deduct all outstanding back end charges in the following month.</p>		Product	You	OneLife	Total Client	France , Luxembourg, Portugal and Spain	Max 4.0%	1%	Max 5.0%																								
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Custody and transaction related fees																																		
Custody charge	EUR 240 annual fixed costs (OneLife bearing all costs charged by CACEIS)	Follows custodian bank pricing grid <i>For example negotiated pricing with Quintet Bank of 0.06% annual custody</i>																																
Transactional charges	1% of the amount transferred with a minimum of EUR 80	Follows custodian bank pricing grid <i>For example negotiated pricing with Quintet Bank of 0.25%, min EUR 50, max EUR 350 per trade of plain vanilla fund</i>																																
Asset management charges	Not applying	Follows asset manager pricing grid (only applicable for IDF under discretionary mandate)																																
Investments																																		
Scope of underlying assets	UCITS funds List of funds already available + onboarding of your funds *	Wide range of underlying including bonds, equities, ETF, structured products, real estate, private equity and unlisted depending on the client's category and following Circular Letter 15/3 of the Commissariat aux Assurances																																
Dealing platform	youroffice (OneLife secure online portal)	Custodian bank platform																																
Investment instruction processing	<p>Instruction signed by the client and processed through OneLife via</p> <ul style="list-style-type: none"> Digital signature in youroffice portal or Switch request submitted to transactions@onelife.com 	<p>Instruction processed in the Custodian Bank platform for</p> <ul style="list-style-type: none"> IDF under discretionary mandate, and placed by the appointed asset manager following the client investment strategy SIF Advisory and placed by the appointed Transferor / Transfer Agent (usually IFA) following the client's signed instruction <p>Instruction signed by the client and processed through OneLife for SIF flexible or Buy & Hold, via investment_trading@onelife.com</p>																																

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Investments		
Dealing platform	max. 1 working day	Instruction processed in the Custodian Bank platform: real time execution Instruction processed through OneLife: execution within max. 2 working days
Customer services contacts		
Front Office / phone calls	+352 45 67 30 1	cs_international@onelife.com +352 45 67 30 8208
Back office team / administration	Documents to: transactions@onelife.com Questions to: info@onelife.com	

* See process factsheet about setting up your External Fund solution with OneLife

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