

Performance scenarios

Insurance premium £1,000 per year		1 yr	3 yrs	5 yrs (recommended holding period)
Survival scenarios				
Stress scenario	What you might get back after costs	£947	£2,791	£4,568
Average return each year		-5.3%	-3.9%	-3.4%
Unfavourable scenario	What you might get back after costs	£943	£2,763	£4,495
Average return each year		-5.7%	-4.4%	-3.9%
Moderate scenario	What you might get back after costs	£947	£2,776	£4,519
Average return each year		-5.3%	-4.2%	-3.7%
Favourable scenario	What you might get back after costs	£951	£2,788	£4,543
Average return each year		-4.9%	-3.9%	-3.5%
Accumulated invested amount		£1,000	£3,000	£5,000
Death scenarios				
Insured event	What your beneficiaries might get back after costs	£957	£2,803	£4,564
Accumulated insurance premium		£1,000	£3,000	£5,000

This table shows the money you could get back over the next 5 years, under different scenarios, assuming that you invest £1,000 per year.

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the product.

The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

The figures shown include all the costs of the product itself, and includes the cost of your advisor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

The maximum loss would be that you will lose all your investment (premium paid).

What happens if Wesleyan Assurance Society is unable to pay out?

If we cannot meet our financial obligations to you, you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) under the Financial Services and Markets Act 2000. For more information visit www.fscs.org.uk.

What are the costs?

The Reduction in Yield (RIY) shows the impact total costs you pay will have on investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest £1,000 per year. The figures are estimates and may change in the future.

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment Scenarios £1, 000 per year	If you cash in after 1 year	If you cash in after 3 years	If you cash in after 5 years (end of recommended holding period)
Total costs	£46	£186	£387
Impact on return (RIY) per year	-4.6%	-3.5%	-3.1%

The table below shows:

- the impact each year of the different types of costs on the investment return you might get back at the recommended holding period;
- the meaning of the different cost categories.

This table shows the impact on return per year	
One-off costs	<p>Entry costs -1.4%</p> <p>The impact of the cost you pay when entering your investment. This includes the cost of distribution of your product.</p> <p>Exit costs 0.0%</p> <p>The impact of the costs of exiting your investment when it matures.</p>
Ongoing costs	<p>Portfolio transaction costs 0.0%</p> <p>The impact of the costs of us buying and selling underlying investments for the product.</p> <p>Other ongoing costs -1.7%</p> <p>The impact of the costs that we take each year for managing your investments and the costs presented in this section.</p>

How long should I hold it and can I take money out early?

Recommended holding period: 5 years plus

The product is designed as a medium to long term investment, so you should aim to keep it for five years or more. There is no fixed maturity date.

Partial surrender may be requested at any time in writing, dated and signed by the investor. However, the investor must ensure that he complies with the product's minimum investment threshold which is £500. Should a partial surrender be submitted, the execution of which could cause the value of the product to fall below the minimum investment threshold, this will be treated as a request for total surrender of the product.

Total surrender of the product may be requested at any time in writing, dated and signed by the investor. Total surrender terminates the product.

How can I complain?

If you wish to complain about the service we have given you or are unhappy with the advice you were given by your Wesleyan Financial Consultant you can contact us by calling 0800 092 1990 (Mon-Fri 8.30am to 6.30pm & Sat 9am to 2pm), via the online contact form on our website - www.wesleyan.co.uk, or by emailing compliance@wesleyan.co.uk. You can also write to Complaints Team, Wesleyan Assurance Society, Colmore Circus, Birmingham B4 6AR or fax your letter to 0121 200 9210

Alternatively you can submit your complaint via the Online Disputes Resolution at www.ec.europa.eu/consumers/odr/ who will forward your complaint onto the Financial Ombudsman Service.

Other relevant information

Full details of the Wesleyan With Profit Fund can be found at www.wesleyan.co.uk/fund-prices (Life Funds). There is further information in our leaflet 'How our With Profit Fund Works', which is available from your Financial Consultant or www.wesleyan.co.uk.

Principles and Practices of Financial Management (Wesleyan) available via www.wesleyan.co.uk. Key documents such as Key Features Information, policy document and a guide to investments are available via www.wesleyan.co.uk/investments-and-savings/with-profits-isa.

Without prejudice to ad hoc reviews, this Key Information Document is updated at least every 12 months.