

# Key Information Document

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

## Capital Investment Bond (v8) - Wesleyan Japanese Shares Fund (s1)

Advised | Single Payment With Income | Opted Into OAS

Wesleyan Assurance Society

Head Office: Colmore Circus, Birmingham, B4 6AR, United Kingdom

Wesleyan Assurance Society is authorised by the Prudential Regulatory Authority and Regulated by the Financial Conduct Authority

Unique Product Identifier: GB00B4M1LW73 (0X6J)

Website: [www.wesleyan.co.uk](http://www.wesleyan.co.uk)

For further information, call us on 0345 351 2352

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You are about to purchase a product that is not simple and may be difficult to understand.

### What is this Product?

Product Type

This is an investment bond with payments invested in the Wesleyan Japanese Shares Fund (s1).

Objective

The Wesleyan Japanese Shares Fund seeks to provide capital growth over the medium to long term by investing predominantly in externally managed funds specialising in Japanese shares. The Fund aims to invest in one or more external funds that are most likely to deliver consistent performance over longer periods. For details of the current underlying fund(s), please read the fund factsheet.

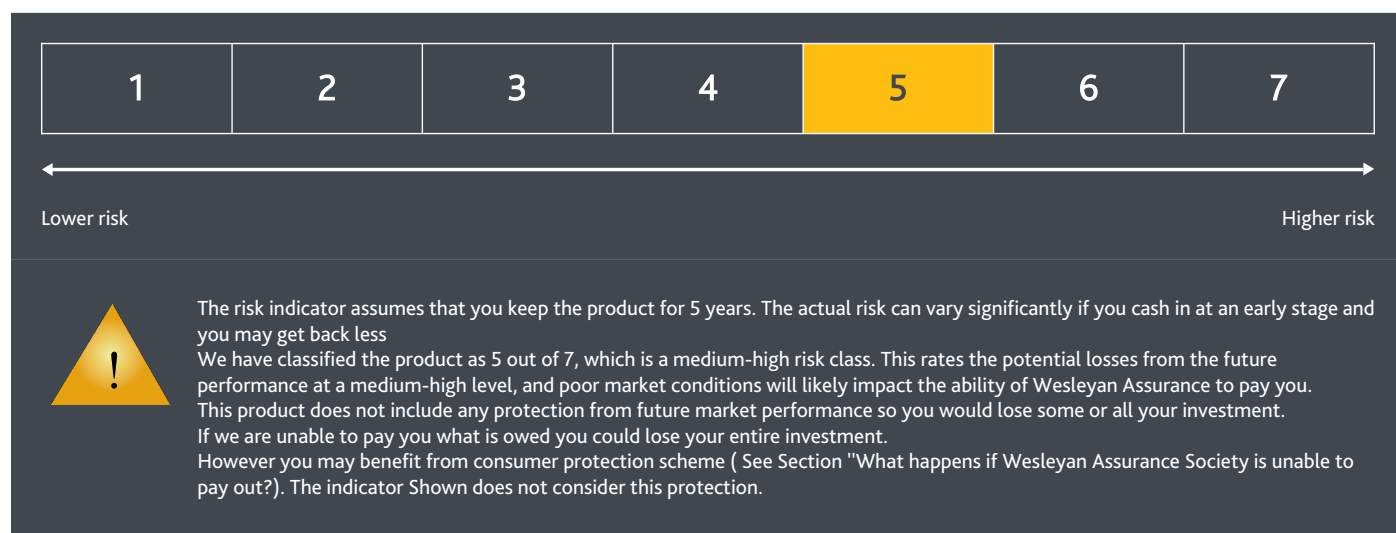
Intended For

This is suitable for investors looking for the highest returns and who accept investing up to 100% in higher risk assets to achieve this. This means when investments are cashed in there is increased risk that they may be worth less than the amount invested. It is likely that the value of the investment will move up and down.

There is an additional 1% life cover in the event of your death.

### What are the risks and what could I get in return?

The Summary Risk Indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.



This product does not include any protection from future market performance so you could lose some or all of your investment.

## What are the risks and what could I get in return? (continued)

This table shows the money you could get back over the next 5 years, under different scenarios, assuming that you invest £10,000.

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products.

**Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns could be lower.**

This product cannot be easily cashed in. This means it is difficult to estimate how much you would get back if you cash in before the recommended holding period. You will either be unable to cash in early or you will have to pay high costs or make a large loss if you do so.

The figures shown include all the costs of the product itself, where applicable, but may not include all the costs that you pay to your adviser or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

| Investment £10,000        |  | 1 year  | 3 years | 5 years |
|---------------------------|--|---------|---------|---------|
| <b>Survival scenarios</b> |  |         |         |         |
| Stress scenario           | What you might get back after costs                | £2,233  | £3,873  | £2,812  |
|                           | Average return each year                           | -77.67% | -27.11% | -22.41% |
| Unfavourable scenario     | What you might get back after costs                | £7,885  | £7,174  | £6,914  |
|                           | Average return each year                           | -21.15% | -10.48% | -7.12%  |
| Moderate scenario         | What you might get back after costs                | £10,152 | £11,112 | £12,164 |
|                           | Average return each year                           | 1.52%   | 3.58%   | 4.00%   |
| Favourable scenario       | What you might get back after costs                | £13,056 | £17,194 | £21,376 |
|                           | Average return each year                           | 30.56%  | 19.80%  | 16.41%  |
| <b>Death scenarios</b>    |  |         |         |         |
| Insured event             | What your beneficiaries might get back after costs | £10,253 | £11,224 | £12,285 |

## 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](http://www.fscs.org.uk)

## What are the costs?

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

The amounts shown here are the cumulative costs of the product itself for three different holding periods. They include any early exit penalties. The figures assume you invest £10,000. The figures are estimates, based on prices which are net of charges, and may change in the future.

The person selling 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 £10,000              |                             |                              |                           |
|---------------------------------|-----------------------------|------------------------------|---------------------------|
| Scenarios                       | If you cash in after 1 year | If you cash in after 3 years | If you cash in at 5 years |
| Total costs                     | £562                        | £1,109                       | £1,689                    |
| Impact on return (RIY) per year | 5.74%                       | 3.64%                        | 3.21%                     |

## What are the costs? (continued)

The table below shows the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period and, what the different cost categories mean.

This table shows the impact on return per year

|                  |                             |       |   |
|------------------|-----------------------------|-------|---|
| One-off costs    | Entry costs                 | 0.64% | The impact of the costs you pay when entering your investment. This is the most you will pay, and you could pay less. |
|                  | Exit costs                  | 0.00% | The impact of the costs of exiting your investment when it matures.   |
| Ongoing costs    | Portfolio transaction costs | 0.17% | The impact of the costs of us buying and selling underlying investments for the product.                              |
|                  | Other ongoing costs         | 2.40% | The impact of the costs that we take each year for managing your investments.   |
| Incidental costs | Performance fees            | 0.00% | N/A   |
|                  | Carried interests           | 0.00% | N/A   |

## 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 they comply with the product 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 FSC, you can contact us by calling 0800 092 1990 (Mon - Fri 9am - 5pm)

You can also contact us via the online contact form on our website - [www.wesleyan.co.uk](http://www.wesleyan.co.uk) or by emailing [complaints@wesleyan.co.uk](mailto:complaints@wesleyan.co.uk). You can also write to the complaints team at Wesleyan Assurance Society, Colmore Circus, Birmingham, B4 6AR or fax your letter to 0121 200 9120.

Alternatively, you can submit your complaint via the online dispute resolution at [www.ec.europa.eu/consumers/odr](http://www.ec.europa.eu/consumers/odr) who will forward your complaint onto the Financial Ombudsman Service.

## Other relevant information

Key documents such as the Key Features Document, Policy Document and a Guide to Investing are available via [www.wesleyan.co.uk/investments-and-savings](http://www.wesleyan.co.uk/investments-and-savings)

Without prejudice to adhoc reviews, this key information document will be reviewed at least every 12 months.