

# Aurora Islander Under 25's Terms of Offer

Aurora Islander RATS has two distinct pricing options, Fee Schedule Option 1 with fixed explicit trustee fees and Fee Schedule Option 2 with a combination of explicit trustee fees and a part remuneration from the underlying investment Annual Management Charge.

Concept is offering special terms on new applications received for the Aurora Islander RATS. The special offer applies only to applicants who are under the age of 25.

The explicit trustee fees charged by Concept in Fee Schedule Option 2 of the Aurora Islander RATS will be waived for any applicant under the age of 25, until they reach the age of 25, at which time these fees will be charged on an ongoing basis.

The Annual Management Charge of 1.25% charged by the Default Investment Manager, of which 0.5% is payable to the Trustees, will continue to apply in all such cases from the time of establishment.

The offer applies subject to the establishment of regular contributions of at least £50 per month.

The offer does not apply to Fee Schedule Option 1.