



Small steps towards a **bigger** future

Terms and Conditions

The 0% sales charge benefit is applicable to:

- Joint Regular Investment Choice (RICH) mandate between an principal holder and a joint holder who is below 18 years old
- RICH mandates to the Eastspring Investments Regular Investment Choice Fund and not to any other Eastspring Funds.

The benefit ceases when:

- The joint holder reaches 18 years old
- The Management decides to amend or remove the benefit and seek to notify the public and investors accordingly.