



Simple to establish, this structure offers significant cost benefits to investors, furthermore it is entirely flexible as the underlying investments can be made in any instrument as long as the value of that instrument can be determined. This means that an investor can carefully diversify his portfolio through investments across various asset classes, from the single simple structure of his portfolio bond.

A portfolio bond makes a natural addition to a trust when it comes to asset protection and can prove highly beneficial for legal tax avoidance. There are certain other income, capital gains and estate taxation benefits that can be accrued, which depend entirely on the investor's country of residence and domicile.

## THE STRUCTURE

The Portfolio Bond is an open ended lump sum investment product that offers access to a wide range of investments. Its main purpose is to provide a medium to long term investment opportunity; it is classed as life assurance policy and on death is valued at 101% of the Bond's market value.

## THE OPPORTUNITY

Investors are seeking potentially higher returns than those available through bank and building society accounts and accept that taking on greater risk by investing predominantly in the stock market will achieve their financial goals.

## LOW COST

0.65% p.a. on portfolios less than USD 50,000, 0.55% p.a. on portfolios between USD 50,001 and 100,000, 0.45% on portfolios between USD 100,001 and 250,000 & 0.35% p.a. on portfolios above USD 250,001 (or USD equivalent) [Deducted monthly at a rate of 1/12th of the administration fee %]. Quarterly Policy Fee: \$25

## MINIMUM ADDITION

USD 5,000 or the currency equivalent.

## DISCRETIONARY MANAGEMENT

An Investment Advisor can be appointed as the discretionary manager to the Bond and is responsible for selecting, buying and selling the investments.

## TAX EFFICIENCY

The Bond benefits from the tax efficient treatment enjoyed by offshore bonds. All investments are held within a single wrapper, so investors have the freedom to switch investments at any time without having to worry about an immediate capital gains tax event. The effect of this is a greater potential for growth.

## WITHDRAWALS

The Bond will allow you to take withdrawals at any time.

## MINIMUM INITIAL INVESTMENT

USD 25,000 or the currency equivalent.

## CUSTODY

Custody of all investments by Pershing LLC, a wholly owned subsidiary of The Bank of New York Mellon.

## WIDE CHOICE OF FUNDS

The broad range provides access to a wide spectrum of asset classes and regional markets allowing investors to purchase an almost unlimited array of investments, including mutual funds, shares, structured notes and ETF's.

## TRANSFER IN EXISTING HOLDINGS

Almost any negotiable instrument can be transferred into this bond.

## ADMINISTRATORS

Capital International Limited (Isle of Man) administer USD 4.5 billion and are members of the LSE.

## TRADE SETTLORS

Settlement of all trades by Pershing LLC, a wholly owned subsidiary of The Bank of New York Mellon.

## INTERNET ACCESS

Instant, secure access to portfolio information and values via our web portal. Clients and advisors can keep track of their investment portfolio from wherever they might be in the world.