



Capital Portfolio Bond

At A Glance

Alico is a leading international life insurer with a unique heritage of serving customers across the globe for over 85 years. The company provides consumers and businesses with products and services for life insurance, accident and health insurance, retirement planning, and wealth management solutions. Through an extensive network of over 40,000 agents, brokers and financial institutions and 11,000 employees across 54 countries, Alico services 19 million customers worldwide.

Alico has branch offices, subsidiaries and affiliates in emerging, developing and developed markets in Europe, Asia, the Middle East, Africa and Latin America. Alico is domiciled in Wilmington, Delaware and has regional headquarters in Tokyo, Paris, Athens, Dubai, and Santiago, Chile.

The Capital Portfolio Bond is a tax efficient, open ended, single premium life assurance Bond. It enables you to invest in a wide variety of investment funds that are managed by fund management experts. These experts invest your money in a variety of stockmarket based assets and other types of investments.

It is suitable for those:

- With a lump sum of at least £25,000 to invest.
- Who are prepared to invest over a medium to long term period (five years or more).
- Who make their investment choices with the assistance of a financial adviser.
- Who are seeking potentially higher returns than those available through bank and building society accounts and accept this will involve taking a greater risk as their money will be invested predominantly in the stockmarket.

The Bond offers a wide range of benefits such as:

- A choice of charging structures to meet your individual requirements.
- Access to a large range of carefully selected funds covering major investment markets.
- The freedom to add or withdraw money from your Bond at any time. However, this is a medium to long term investment and there may be penalties for withdrawals in the first five years.
- A payment on death of the full value of your Bond plus an additional 1%.
- An option to take tax efficient regular withdrawals to supplement your income.

Getting Started

You can invest in your own name, or in certain circumstances, jointly with your spouse/ partner. Alternatively, you may wish to consider holding the Bond in a Trust. Trusts can be useful financial and tax planning tools that can provide various tax benefits. Alico Wealth Management maintains a range of trusts that you might find beneficial. However, as the potential benefits of each Trust will depend upon your individual circumstances we recommend that you involve your financial adviser in any decision.

Investment in the Bond is straightforward. All you need to do is complete the Application Form and send it to us with your cheque. Alternatively, you can send us your money electronically. Our bank account details can be found on the Application Form.

Fund Choices

Your Bond can be used to buy units in a wide variety of investment funds. Alico Wealth Management offers a selection from three main fund categories. These investment funds are mainly stockmarket based but there is also a Cash Fund. The Cash Fund is for use as a temporary home for your investments. It is applicable when changing your investment strategy or when encashing your Bond. For more details, please refer to the Investment Fund Guide.

- **Active Access Funds:** We have a dedicated research team that monitors the performance of funds in the key investment markets. This team carefully compares the investment funds in each sector against several performance indicators and only then selects those it considers to be the best funds for the Active Access panel. These are then regularly monitored and can be promoted or relegated from this panel at anytime.
- **Multi Manager Fund of Funds:** Our experts also offer pre-packaged options for those investors who would prefer Alico Wealth Management to choose which Active Access funds to select. Each packaged option has a different objective and is made up exclusively from investment funds selected from the Active Access panel. These objectives carry a different degree of risk; one of which might reflect your own risk profile.
- **Tracker Funds:** For those who would prefer not to have their investment funds actively managed by a fund manager, we also offer Tracker Funds. These funds are linked to a major stockmarket index in their relevant market and broadly replicate stockmarket fluctuations.
- **Quarterly Guaranteed Funds:** For those who are tempted by stockmarket returns but put off by the associated risk to their capital, we offer a range of Quarterly Guaranteed Funds. Returns are linked to a choice of the major UK, European, Japanese or American stockmarkets and quarterly capital protection levels of 95%, 98% or 100% are available. All of the funds have a guaranteed element, which provides the capital protection, and a growth element which provides some participation in the chosen stockmarket.

We do also offer other, more specialised funds, of which more details can be found in the Investment Fund Guide.

Tax

Basic rate tax, which cannot be reclaimed, is taken into account when we calculate the funds' unit prices. You do not need to pay any further tax unless you make withdrawals from your Bond and you are a higher rate taxpayer when you do so. Tax treatment depends on the individual circumstances of each client and may be subject to change in future.

More Detail

Further details can be found in:

- Capital Portfolio Bond Key Features
- Capital Portfolio Bond Policy Conditions

Contacting Alico Wealth Management

Contact your local branch or visit www.alicowm.co.uk for any queries relating to Alico Wealth Management and its products.

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