



Pension 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 Pension Bond is a tax efficient single premium pension product. 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 after payment of the tax free cash sum, if applicable.
- Who are prepared to invest over a medium to long term period (five years or more), and do not need access to their funds until retirement.
- 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.
- Who are looking to invest in the stockmarket before or after their retirement.

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 money to your Bond at any time (apart from unsecured pension option).
- The option to take a tax free sum at retirement.
- The ability to withdraw money once you have retired.

Getting Started

There are a number of ways you can invest but whoever contributes the Bond will be in your name.

- You can make a lump sum contribution.
- Your employer can contribute on your behalf.
- You can transfer money into the Bond from an existing registered pension scheme.

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 rather not 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.

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

Tax

Employer and personal contributions generally qualify for tax relief. For further details please refer to the Key Features document.

Any growth in your pension fund is free of UK income tax and capital gains tax. However, we cannot reclaim the tax paid on dividends from UK companies.

In most cases, when you retire you will be able to take up to 25% of the fund as a tax free cash sum. All further withdrawals will be subject to income tax.

Please bear in mind that tax treatment depends on your individual circumstances and may be subject to change in future.

More Detail

Further details can be found in:

- Pension Bond Key Features
- Investment Fund Guide
- Pension 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.

Head Office

Alico Wealth Management

22 Addiscombe Road

Croydon, Surrey CR9 5AZ

T: New Business: 020 8666 8453

Current Values & Other Enquiries: 020 8666 8425

Income Payments: 020 8666 8424

Claims: 020 8666 8463

F: 020 8666 8471

W: www.alicowm.co.uk

Wealth Management

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