

Quilter  
International

Wealth solutions  
from Quilter  
International



Quilter International is the international arm of Quilter plc. It is comprised of Quilter International Isle of Man Limited and Quilter International Ireland dac, the companies that provide offshore and cross-border investment solutions within Quilter.

**All references to Quilter International mean Quilter International Isle of Man Limited and Quilter International Ireland dac.**



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*Peter Kenny*  
**Managing Director,  
Quilter International**

## A future without borders

*When you're planning how to manage your wealth, you probably have four main goals in mind: to grow it, to protect it, to preserve its value, and to pass it on to the people who you want to benefit.*

To achieve this, you need to maximise the opportunities available whilst taking account of strengthening global regulatory policies that have increased the exchange of information and transparency between jurisdictions.

At Quilter International, we provide solutions which reduce complexity, can help grow and protect your wealth, preserve its value and assist with your succession planning.

Our focus is to give you peace of mind and the reassurance that, whatever happens, your family and loved ones are financially secure and your wealth protected.

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## Supporting your professional advisers

*When personal wealth is held in various forms, often across many different jurisdictions, it presents complex needs that call for professional advice built on trust, reputation and results.*

That's why the relationship you have with your professional financial advisers is very important as they have the knowledge and expertise to help meet your unique wealth planning objectives.

Our role is to support your advisers by delivering products they can use to develop long-term integrated solutions tailored to your unique needs and personal circumstances.

In addition, we have our own technical experts ready to help them navigate complex tax, trust and regulatory issues.

**Technical excellence is at the heart of the support we offer professional advisers. In recognition of this, our technical team has been awarded Platinum Employer Partner Status by the Society of Trust and Estate Practitioners (STEP) - underlining the team's ongoing commitment to continued technical development.**





# How our solutions can help with your wealth planning

## **Intergenerational transfer of wealth**

Our nomination and trust arrangements are highly effective if you want greater control of who benefits from your assets after your death. As these arrangements are not subject to the probate process, they can also speed up the transfer of your wealth. Please speak to your adviser to ensure the appropriate trust or nomination is used.

## **Simplified reporting**

By combining your assets into one portfolio bond\*, its total combined value is reported to meet the requirements of the Organisation for Economic Co-operation and Development's (OECD) new Common Reporting Standard which requires the automatic exchange of information on all assets held in different jurisdictions.

*\*A portfolio bond is referred to as an investment linked assurance scheme in Hong Kong.*

## **Tax planning**

Our offshore solutions are provided by Quilter International Isle of Man Limited or Quilter International Ireland dac, which means that investments within the portfolio bond\* can grow virtually free of income tax and capital gains tax. There may be an amount of withholding tax which cannot be reclaimed. Your adviser will be able to let you know about this and where it applies.

## **Asset protection**

If you are resident in a politically unstable country, our solutions provide a dependable investment environment – and one in which assets can be converted into globally traded currencies.

## **Creation of liquid assets**

The ability to create liquid assets (easily convertible into cash) on death may be of significant interest for non-UK residents owning UK property. It can help with providing cash inheritances to beneficiaries as well as paying death duties. Please speak to your adviser to ensure you have the right solution for your future needs.



## Our solutions – grow, protect, preserve and transfer wealth

Portfolio bonds are policies which are globally recognised legal structures, and are commonly used in wealth management for high net worth clients who seek to grow, protect, preserve and transfer their wealth.

When used with a suitable trust or nomination, a portfolio bond can be considered one of the most efficient, comprehensive and simple solutions for wealth planning; helping to avoid probate, family disputes and 'forced heirship' legislation.



The solutions we offer combine a prestigious portfolio bond with investments that can be managed by your own trusted professional advisers\*.

The portfolio bond is a simple contract between you and Quilter International Isle of Man Limited or Quilter International Ireland dac.

It involves transferring ownership of your assets to Quilter International while staying in control of how the benefits are distributed to your chosen beneficiaries.

It also confers a level of confidentiality and protection for your wealth that may not be available with individually held assets.

\* *Subject to Quilter International's approval.*

# Peace of mind for you today – peace of mind for your family in the future

## Wealth Management Solutions

### *Wealth Preservation: optimising tax treatment*

Tax planning is an essential element of wealth preservation. The tax treatment of portfolio bonds can help ensure the efficient preservation of your wealth as your assets grow in value.

### *Wealth transfer: nominating chosen beneficiaries*

Using a suitable trust or nomination in conjunction with a portfolio bond can avoid forced heirship rules, thus allowing you to choose the people you want to benefit from your wealth ('the beneficiaries').

The value of investments and the income from them can go down as well as up.  
You may not get back as much as you invest.

# Why Quilter International - stability and security

*A large number of international financial institutions, including banks and offshore insurance companies, are set up in the Isle of Man and the Republic of Ireland. Quilter International is one of the largest financial services employers in the Isle of Man.*

## Quilter International in the Isle of Man

- ▶ The Isle of Man has a strong reputation internationally and is a self-governing British Crown dependency with an independent tax and legal system.
- ▶ The Island has a risk rating of Aa2 (very low credit risk) from Moody's - a leading bond credit rating company.
- ▶ Quilter International Isle of Man Limited is regulated by the Isle of Man Financial Services Authority and authorised in accordance with the Insurance Act 2008.
- ▶ The Isle of Man Data Protection Law and regulations ensure that no confidential information is shared with third parties (e.g. family members or government officials) except in certain circumstances such as criminal activity.
- ▶ Policyholders with Quilter International Isle of Man policies are also protected by a statutory compensation scheme in accordance with the Life Assurance (Compensation of Policyholders) Regulations 1991.

## Quilter International in Ireland

- ▶ Ireland is a full member of the European Union (EU) and has strict money laundering and counter terrorism financing legislation which complies with EU standards. It has a well-established and rigorous life insurance regulatory system.
- ▶ Quilter International Ireland dac is subject to prudential supervision by the Central Bank of Ireland through the Insurance Supervision Directorate and EU legislation in the form of the Solvency II Directive.
- ▶ Data Protection legislation based on EU directives ensure client information is securely held.



# About Quilter International

*Quilter International is one of the leading cross-border providers of wealth management solutions.*

We enjoy a long-established reputation for expertise and integrity, supported by a commitment to leading the financial industry in ethical and responsible business practices.

We are one of the few financial service providers that operate in multiple global markets. Because we have a deep understanding of local cultures and regulations, we are able to offer robust wealth management solutions for wealthy individuals, wherever they live or work around the globe.

Our highly-regulated international service centres in the Isle of Man and in Dublin help your adviser apply specialised international expertise to the creation of individually-tailored strategies.

We are part of Quilter, one of the leading providers of advice, investments and wealth management both in the UK and internationally, managing £118.7 billion (USD145.8bn) of investments on behalf of over 900,000 customers (as at 30 September 2019). Its aim is to help create prosperity for the generations of today and tomorrow.

## *Award winning service and support*

You are unique. Excellent service, tailored to your particular needs and objectives is at the heart of our business. We work hard to constantly maintain our service standards, by promoting a passion for customer service across our organisation.

We are delighted to be recognised as outstanding by industry experts. Over the last 10 years we have won over 100 industry awards for our service, wealth management solutions and expertise.

Please see our website for our latest awards: [www.quilterinternational.com](http://www.quilterinternational.com)





*[www.quilterinternational.com](http://www.quilterinternational.com)  
[www.quilterinternational.com/hk](http://www.quilterinternational.com/hk)*

*Calls may be monitored and recorded for training purposes and to avoid misunderstandings.*

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*Authorised by the Insurance Authority of Hong Kong to carry on long term business.*

*Quilter International Isle of Man Limited is registered in the Isle of Man under number 24916C.*

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*Quilter International is registered in the Isle of Man as a business name of Quilter International Isle of Man Limited.*