

## The Discerning Investor

*The European Executive Investment Bond  
- PRIIPs from Quilter International  
Ireland offers you a high-powered portfolio  
that puts you in the driving seat*







# Contents

<i>Giving you investment freedom</i>	4
<i>Neatly packaged to save you time, hassle and money</i>	6
<i>Wealth Interactive - online service</i>	7
<i>Easy access to your capital</i>	8
<i>The investment that changes with your life</i>	10
<i>Designed for you - GlobalSelect</i>	12
<i>The tax-efficient way to invest</i>	14
<i>Fees and charges</i>	16
<i>Talk to your financial adviser about the European Executive Investment Bond</i>	18
<i>The European Executive Investment Bond at a glance</i>	20



# Giving you investment freedom

*The European Executive Investment Bond - PRIIPs\* (referred to as the European Executive Investment Bond throughout this brochure), from Quilter International Ireland dac (Quilter International Ireland) is a medium-to long-term investment that can adapt as your life unfolds. You can change assets, make payments, take withdrawals – whatever suits your evolving lifestyle.*

This high-powered portfolio bond gives you the opportunity to take advantage of offshore tax benefits. It gives you the freedom to help build on your wealth by investing in a wide range of assets.

It could help you create the financial future you want, as well as providing estate planning options to enable you to pass on as much of your wealth as possible to your family and future generations.

The life assurance Bond is a 'wrapper' which you own. Its value is linked to a selection of assets that you choose, but which are owned by Quilter International Ireland. You can normally trade these assets as and when you need to. This allows you to consolidate your investments within a single portfolio, making it easier for you to monitor their performance and saving you and your financial adviser valuable time.

## It enables you to:

- ▶ open a Bond with an investment of €75,000/£50,000/US\$75,000 or more
- ▶ add extra lump sums of at least €7,500/£5,000/US\$7,500
- ▶ take advantage of investment opportunities from many of the world's leading fund managers and major stock exchanges
- ▶ choose exactly how you want to invest your money, with your financial adviser's help
- ▶ enjoy flexible access to your capital, including an option to take regular withdrawals (see Easy access to your capital on page 8)
- ▶ change assets to update your portfolio and keep in step with developments in your life
- ▶ transfer existing assets into your Bond\*\*
- ▶ appoint a 'discretionary manager' so you can benefit from their guidance and expertise
- ▶ reduce paperwork by keeping all the investments in a single wrapper

You'll also be able to monitor performance and carry out transactions online through Wealth Interactive, our award-winning online service (see page 7).





### A premier provider of offshore investment portfolios for over 20 years

Quilter International Ireland is the Dublin-based operation of Quilter International, providing offshore and cross border insurance and financial planning solutions. These medium-to-long term solutions are specially designed for the European market. Quilter International Ireland is recognised for its technical expertise, product innovation, high quality service and dynamism. Quilter International Ireland's presence in the European city of Dublin since 2003 means you can be confident that your clients' investments are in reputable hands.

Quilter International is a leading cross-border provider of wealth management solutions. Our aim is to help you, together with your financial adviser, manage and grow your investments; not just for your own future, but for your family and the generations to come.

Quilter International is part of Quilter plc, a leading provider of advice, investments and wealth management both in the UK and selected international markets, managing £118.7 billion of investments on behalf of over 900,000 customers (as at 30 September 2019).

### The benefits of open architecture

The European Executive Investment Bond gives you immense flexibility and freedom of choice, through access to a wide range of investment asset types. This wide investment choice is known as 'open architecture'. It enables you to investing all kinds of offshore or mutual funds, stocks and shares, fixed-interest securities, multi-currency deposits, hedge funds, structured notes, exchange-traded funds and other alternative investments.

This means you can customise your portfolio precisely to your individual needs and preferences, without having to compromise in order to fit in with pre-set rules and parameters.

*\* PRIIPs refers to Regulation (EU) No 1286/2014 of the European Parliament and of the Council of 26 November 2014 on key information documents for packaged retail and insurance-based investment products (PRIIPs).*

*\*\* Subject to our acceptance.*

Please remember that investments can fluctuate and you may not get back the full amount of your original investment.

This brochure explains how a European Executive Investment Bond could benefit individual investors. Many of these benefits equally apply to Trustees and Companies wishing to invest. Please speak to your financial adviser, who will be able to explain any important differences.



# Neatly packaged to save you time, hassle and money

*Keeping track of a wide-ranging portfolio can be time-consuming and frustrating. However, one of the joys of the European Executive Investment Bond is that you can manage and monitor all the investments within a single wrapper.*

So when you\* or your financial adviser want to check your portfolio's performance, you can access all the valuations and reports within a single website, instead of logging on to multiple sites.

What's more, we will co-ordinate all the deals for you. You'll also enjoy the benefits of consolidated reporting, without the hassle of individual paperwork, dividend receipts and tax returns for each separate investment. This may even save you money, as it involves less work for your accountant and financial adviser.

\* If you are a Trustee or Corporate investor, access to some of our online facilities is restricted.

## **Simple dealing**

It's easy to move money between assets whenever you want. All deals are co-ordinated by Quilter International and you or your financial adviser can utilise our online service Wealth Interactive to carry out transactions online.

Some actions can have tax implications for you, or incur charges, so you should always discuss your investment with your adviser before making any decisions.

You can transfer existing investments into your European Executive Investment Bond to reduce paperwork even further – as well as potentially lowering your overall portfolio management costs. All assets need to be agreed by Quilter International beforehand, and that the transfer may affect your tax liabilities.

Furthermore, because the deals are carried out by Quilter International, the administration for certain processes is reduced, which ensures deals can be put through much faster.

## **Economies of scale**

You'll also benefit from Quilter International's global buying power. Because we make multiple deals on behalf of our investors, we may be able to negotiate higher interest rates on deposits for you, as well as making savings on initial asset charges, so more of your money is invested right from the start.

You may even be able to access funds which would not normally be available to you as an individual investor. Some of these are specialist funds, so it's vital to seek professional advice and read the fund prospectus to make sure you're aware of all the possible risks.



## Wealth interactive – online service

*Our customers expect and deserve excellent and timely services and support around the clock, whether they are at home or abroad.*

As soon as you invest in our European Executive Investment Bond, you will be invited to get closer to your investments through our award-winning interactive online service, Wealth Interactive.

**It's a totally secure site that gives you and your adviser quick and easy access to everything you need to know about your Bond:**

- ▶ its current and historic value
- ▶ how your assets are performing, plus access to factsheets on them
- ▶ a library of the correspondence you've received from us
- ▶ a history of the transactions you or your adviser have made.

For more information on Wealth Interactive, visit [quilterinternational.com/wealthinteractive](http://quilterinternational.com/wealthinteractive)

As well as viewing information about your investment, Wealth Interactive also lets you and your adviser carry out transactions online.

**You can:**

- ▶ update your personal and policy details
- ▶ create or update withdrawals
- ▶ buy and sell assets following discussion with your adviser.

Wealth Interactive is designed to empower you and your financial adviser to manage your wealth in partnership together. It provides your adviser with useful online tools such as financial goal planning and risk profiling to help them fully understand your investment objectives.

Once your European Executive Investment Bond has started, all you have to do is simply activate your Wealth Interactive online service account so that you can enjoy the above benefits.



## Easy access to your capital

*The European Executive Investment Bond gives you flexible access to your capital – subject to a minimum withdrawal amount of €750/£500/US\$750 (or other currency equivalent).*

All withdrawals will be free of charge as long as you leave in a surrender value\* of €15,000/£10,000/US\$15,000 (or another currency equivalent), or at least 25% of your total investment, whichever is higher. There may, however, be a charge on the asset from which you are withdrawing, for example a fixed-term deposit. If the value of your Bond falls below this amount, we have the right to surrender it.

There may be tax implications to making encashments of any type. You should speak to your financial adviser about any tax consequences before you instruct us to encash any part of your Bond.

### One-off withdrawals

As long as you leave the minimum amount in your Bond (see previous paragraph), you can normally withdraw any amount you want. However, please remember that the European Executive Investment Bond is designed for medium-to long-term investment, so taking money out of your Bond in the early years can dramatically reduce its potential for growth.

### Regular withdrawals

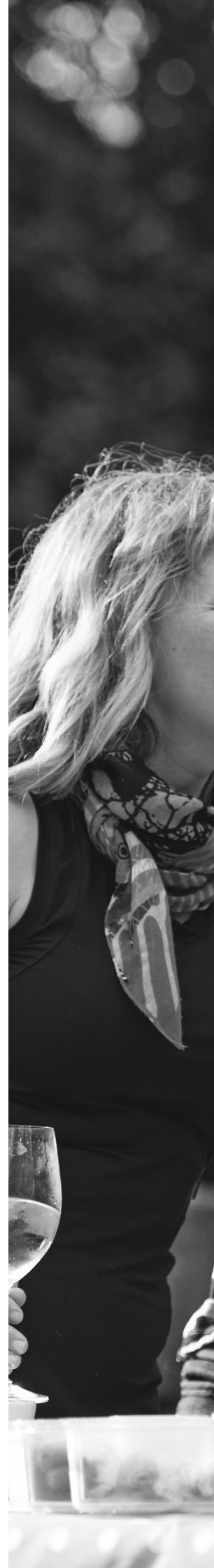
You can use your Bond to create a regular income; yearly, half-yearly, quarterly or monthly\*\*. You should ask your financial adviser about the tax and financial planning implications before you commit to this.

\* The surrender value must take into account any charges that apply.

\*\* Monthly withdrawals are subject to a minimum initial investment of €150,000 or currency equivalent.

You may take withdrawals from your Bond, although an early withdrawal charge may sometimes apply if you cash in some or all of your investment during the early years. Depending on the assets you have invested into, there may also be early redemption charges. Please refer to the charges section of the Terms and Conditions for further details.

Taking money out of your Bond, especially in the early years, could reduce the potential for your investments to perform – so we strongly believe you should stay invested for at least five years. This will also help to mitigate the effect of the charges made when you set up your Bond.







### *Case study: Juan*

Following his adviser's recommendation, Juan consolidated a number of different investments in a single, easy to manage European Executive Investment Bond.

With Wealth Interactive, Juan and his adviser have instant online access to the Bond meaning they can view and manage it effectively. As well as enabling more visibility and control of his portfolio and its performance, bringing the investments together in one place reduced the fees and charges.

Juan also benefits from the strength of our parent company, Quilter, both through the terms we negotiate with fund managers and the peace of mind he has knowing his investment is in good hands.

*Please note: this case study is fictional and used purely to illustrate a possible real-life scenario.*

# The investment that changes with your life

*Your investment needs will change regularly as your life evolves. That's why the European Executive Investment Bond is designed to be so flexible.*

You can take it with you if you need to move from country to country, and you can change the balance of your portfolio to reflect a need for more security, greater potential or a different ethical slant.

There is no legal restriction on your contributions\* or fund size, so you can invest as much as you wish in your Bond and even move assets across from existing investments.

*\*Subject to our acceptance.*

## A choice of assets

The European Executive Investment Bond allows you and your financial adviser to build a portfolio of assets to match your medium-to long-term objectives and your current attitude to risk. You then have freedom to change the assets as and when appropriate.

You can choose from a wide range of assets from all over the world. These include collective investment funds or unit trusts agreed by Quilter International Ireland; bank accounts; and stocks and shares quoted on a recognised stock exchange. Plus, subject to our approval, you can add fixed-interest securities, multi-currency deposits, hedge funds, structured notes, exchange-traded funds and other alternative investments.

You can invest in as many different assets as you wish, provided you keep a minimum of €3,750/£2,500/\$3,750 (or other currency equivalent) in each holding.

## Support and service from Quilter International

As a European Executive Investment Bond policyholder, you can take advantage of our experience, excellent customer service and specialist investment administration team, who will coordinate all deals for you. Your financial adviser can also call on us at any time for technical support, from tax information to administrative issues.

## Plus extra external expertise...

If you wish, you can nominate a discretionary manager to work alongside your financial adviser. The discretionary manager can guide you through the process of choosing assets and then manage your portfolio for you.

This could give you the reassurance that your Bond is being pro-actively managed and holds the most appropriate assets for your needs.

If you are interested in using a discretionary manager, your financial adviser will be able to recommend one for you, or may even be able to offer this service themselves.

## ...and your choice of custodian

The structure of a Bond means that you need a 'custodian' to hold, on Quilter International Ireland's behalf, the assets that you choose to link to your Bond. You may want to appoint your own 'custodian', who also has the power to carry out deals and transfers for you. For example, you may have a relationship with a financial institution that is already holding some existing assets for you, and that you therefore know, trust and want to continue using. If you don't have your own custodian, then Quilter International Ireland will use its own appointed custodian to play this important role for you.



### A choice of currencies

When you open your Bond, you choose a currency for it, which can be any one of a number of major currencies. However, that does not mean you have to make your payments in that currency, or that you are limited to investments based on that currency.

For example, you could choose US dollars as your policy currency, but make your payments in euros and invest in assets based in sterling. However, you should be aware that making investments in different currencies could lead to losses or gains due to exchange rate fluctuations.



### Award-winning performance

Quilter International has received many prestigious awards over the years, including Best International Life Group and Best Commitment to Service at various International Fund and Product Awards.

*Quilter International was voted:*

#### International Adviser – Global Financial Services Awards 2018

- ▶ International Life Group of the Year - Non-UK
- ▶ Best Digital Proposition

#### International Investment – International Fund and Product Awards 2018

- ▶ Best Practice in Asset Management/Life Products/Bonds - Future Fit.

### *Case study: Olivia*

Olivia's financial adviser recommended the European Executive Investment Bond because he believed she should spread her investments across as wide a range of assets as possible. The Bond's open architecture aspect allows that, as well as giving greater potential for growth.

Olivia was also able to nominate a discretionary manager who can make decisions on her behalf. Appointing the discretionary manager works well for Olivia because she doesn't have the time or expertise to optimise the market opportunities. When the discretionary manager sees good investment opportunities, he has the authority to act upon them, benefiting Olivia giving her the best potential outcomes for her investments.

**Please note:** this case study is fictional and used purely to real-life scenario.





# Designed for you – GlobalSelect

*Our GlobalSelect range is a choice of investment solutions designed for you to simplify the complex task of selecting and monitoring funds.*

## Our GlobalSelect approach offers you:

### Compass Portfolios

A range of risk-targeted, multi-asset portfolios, managed by our sister company, Quilter Investors, the multi-asset business of Quilter.

The portfolios are truly globalised with no specific regional biases. They can be ideal solutions for you if you are seeking to diversify your investments over multiple markets, sectors, assets and investment styles. Each portfolio is a basket of assets packaged within a single fund, representing a highly diversified portfolio of:

- ▶ global stocks and shares
- ▶ alternatives
- ▶ fixed interest
- ▶ cash.

The portfolios are classified as 'Undertakings for the Collective Investment of Transferable Securities' (UCITS) and available in Euro, as well as GBP and USD, so they are perfectly in tune with the European Executive Investment Bond. This is a regulatory framework of the European Commission.

### Researched funds

A focused range of individual funds, carefully hand-picked by our investment experts. With our Researched Funds, you and your adviser can build and manage a portfolio of funds with the peace of mind that the funds have passed our stringent quality standards.

The range includes approximately 50 Funds from 15 leading international asset managers covering all major asset classes.

### Why choose the Researched Funds?

One of the key benefits of investing in our Researched Funds is the peace of mind offered by the range. You and your adviser can build a portfolio of funds that matches your needs knowing that the funds available have been through our stringent research and are continuously monitored to ensure they keep meeting our criteria.

### Researched Funds may suit you if you:

- ▶ place a high value on the best-quality active management
- ▶ see the value of professional portfolio management
- ▶ want a diversified portfolio of global assets
- ▶ do not want a high level of involvement in fund selection or day to day portfolio management.

If you want to find out more about our GlobalSelect range we have additional literature available. Please speak to your adviser for more information and to see if these solutions may be suitable for your individual needs.







# The tax-efficient way to invest

## Tax planning

As an offshore asset, your investments can grow virtually free of income tax, capital gains tax or corporation tax in Ireland\*.

This in turn enables you to postpone and minimise tax payments by timing your withdrawals appropriately.

## A safe home for your investments

The European Executive Investment Bond is provided by Quilter International Ireland dac. Quilter International Ireland is based in Dublin, Ireland, an established international financial centre with a stable and independent legal, political and regulatory framework. This means your investment is held in a secure offshore environment.

## Why we've chosen Ireland as our base

Ireland is a tax-efficient environment and Quilter International Ireland is not currently liable to income tax, capital gains tax or corporation tax on assets linked to policies, so your investment will be able to grow virtually tax free. It's possible that withholding tax may be deducted from some of the dividends at their country of origin. However, once inside your Bond they can accumulate tax free\*.

This tax-neutral environment means you can make the best use of your own personal tax allowances. Switching between funds and assets will also be tax free in Ireland.

However, local taxes or duties may apply either on any annual premiums you paid, or on any gains that you made on withdrawals. Please check the tax position of the Bond in your country with your financial adviser. You can also find more information in our document called tax and other important information, which your financial adviser can give you.

## Moving to the UK

In the UK, a European Executive Investment Bond is regarded as a personal portfolio bond. This means that where this type of bond is held by a UK tax resident, a penal tax charge will apply year on year. This is a 15% cumulative deemed gain which will apply each year in relation to the premium plus the deemed gain.

If you are planning to move to the UK, you will become UK tax resident and will be liable for this tax charge. To avoid it, you can ask Quilter International Ireland to endorse your European Executive Investment Bond to restrict the assets in which your Bond can invest. To completely avoid the charge, the Bond should be endorsed before the policy anniversary after you return to the UK.

We strongly recommend that you discuss your options with your financial adviser before becoming UK tax resident.

*The European Executive Investment Bond is designed to be tax-efficient in the countries in which we currently accept business from.*

### **Moving to another country**

The European Executive Investment Bond is designed to be tax-efficient in the countries in which we currently accept business from. We strongly recommend that you seek advice prior to moving to other jurisdictions to take any necessary steps to maintain the tax efficiency of the product.

### **Trusts**

Depending on where you live, your nationality, and the law that applies to your contract, your financial adviser may suggest that you help safeguard your investment by placing your European Executive Investment Bond in trust. This can help ensure your wealth is used as you intended during your lifetime and after you die, and may offer some advantages in the future, for example if you are self-employed or get divorced, or if you have an estranged family.

It can also benefit your family or beneficiaries after your death by helping them to avoid complicated probate issues.

As an added benefit, Quilter International Ireland offers a range of standard trusts which could be suitable for your needs.

If you want to find out more about trusts, we have a range of literature available which explains them in more detail. Your financial adviser will be able to give you copies and advise you whether a trust would have advantages for you.

*\* You may have to pay some tax, either on the growth of the investment or when money is paid out, depending on the taxation in the country in which you reside.*

### *Case study: Patrick*

Patrick, 54, is an accountant living in Gibraltar. He already pays tax on his earnings and he resents paying tax again on his investments. With the help of his financial adviser, he set up a trust to make sure the money in his European Executive Investment Bond is ring-fenced. The trust will make it much easier for his beneficiaries to arrange probate, and means he can leave more inheritance for his children.

**Please note:** *this case study is fictional and used purely to illustrate a possible real-life scenario.*

## Fees and charges

*The charges for setting up and maintaining your European Executive Investment Bond will depend on the kind of assets you choose, your agreement with your financial adviser, and other variables.*

Your financial adviser will provide details and explanations, and the charges will also be listed for you in a charges schedule and the terms and conditions.

### **The charges will be used to cover costs including:**

- ▶ the costs Quilter International Ireland has incurred in setting up and managing your Bond
- ▶ the administrative costs of the fund managers
- ▶ any fees charged by your financial adviser
- ▶ any third-party charges such as bank charges.

There may also be other charges, and there could be further additional future costs.

You may need to pay an early withdrawal charge if you cash in your Bond fully. This charge may also apply if you cash in part of your Bond and the amount remaining is less than either 25% of your total investment, or €15,000/£10,000/US\$15,000\* (or another currency equivalent).

If you decide to move any of the investments into a different fund or asset, you will usually have to pay a dealing charge.

This is currently €24.50 for each transaction. Most switches involve two transactions: out of the current asset and into the new one – so the charge would be €49. You may need to pay other third-party charges, such as bank charges, which will be included in the net amount being switched.

The administration and dealing charges are all defined in multiple currencies, so the charge applying to each Bond will be in the currency of the Bond. E.g. a US\$ Bond will have US\$ charges.

The European Executive Investment Bond and some of the investments which may be held within it have fees which exist partly to meet the advice, promotion and distribution expenses. These may include initial and on-going commission paid by us to your financial adviser and could be in addition to any commission payable by the investment provider to your financial adviser in respect of the investments held. Quilter International may receive payments in the form of fund manager rebates, from an asset provider in respect of the assets held, and which we may share with your financial adviser. Further details of whether these apply, and the level of fees and commissions involved, are available from your financial adviser upon request.

\*We may also decline your request for a part surrender, in such circumstances.







## Talk to your financial adviser about the European Executive Investment Bond

Your financial adviser looks at your financial arrangements holistically and can help make sure the Bond fits in with your overall objectives and plans.

They will be able to answer your questions, recommend specific assets and fund managers, and provide you with further support material, including the full Terms and Conditions.

If you decide you wish to open a European Executive Investment Bond, your financial adviser will make the application and help to select the investments that are most suitable for you.



*The European Executive Investment Bond – PRIIPs could be suitable for customers who:*

are UK, or other expatriate, or local individual, company or trust, based in a European country\*

are aged between 18 and 89

are looking to invest at least €75,000 or currency equivalent into this product

want to invest tax-efficiently over the medium- to long-term

are planning for their retirement or looking for ways to pass on their wealth to future generations by using an appropriate trust or nomination

want to achieve investment growth aligned to their attitude to risk

expect to have access to a wide range of investment solutions, such as stocks, shares, bonds and collective investments that enable them to build a bespoke portfolio

are happy to accept more risk than saving into a bank account

want to have an option for a discretionary asset manager to be appointed\* to make investment decisions and construct a bespoke portfolio.

*\*Subject to our approval*

*The European Executive Investment Bond – PRIIPs might not be suitable for customers who:*

have no other savings or investments

are new to investing and are not comfortable in making investment decisions

are not happy to accept the risk of potential investment losses and are looking for guaranteed investment growth

require instant access to their money

wish to invest their money in cash

want access to professional investor funds.

*We strongly recommend that you and your financial adviser manage your Bond to ensure there is always enough cash in liquid assets to meet charges and any regular withdrawals.*

*For full details of the charges that will apply, please see your policy terms and conditions.*



# The European Executive Investment Bond at a glance

## What it is?

The European Executive Investment Bond is a whole of life offshore Bond provided by Quilter International Ireland dac. This means it is a life assurance Bond where, in the event of the death of the relevant life assured, the death benefit is 101% of the surrender value.

## Objectives of this product

An investment solution designed for clients investing over the medium to long term.

## Who can apply?

Anyone aged between 18 and 89 (inclusive).

## Payments into your bond

- ▶ Make one initial investment of at least €75,000/£50,000/US\$75,000, or the equivalent in another currency.
- ▶ Add in extra amounts whenever you want, of at least €7,500/£5,000/US\$7,500 (or currency equivalent)\*.
- ▶ No fixed term. These minimum amounts may increase in the future, so please check the latest figures with your financial adviser.

## Choice of investment funds

- ▶ Stocks and shares or fixed-interest securities quoted on a recognised stock exchange\*.
- ▶ Extensive choice of collective investment funds and unit trusts, Eurobonds and currency deposits\*.
- ▶ You can transfer in and consolidate other existing investment assets\*.
- ▶ Change assets when appropriate for you\*\*.



*An investment solution designed for clients investing over the medium to long term.*



## Access to your money

One-off or regular withdrawals which will be free of charge as long as you leave in a surrender value\* of €15,000/£10,000/US\$15,000 (or another currency equivalent), or at least 25% of your total investment, whichever is higher.

### Your Right to Cancel

You have the right to cancel your European Executive Investment Bond or additional investment and obtain a refund of any premium(s) paid, less any applicable charges<sup>\*\*\*</sup>, and any fall in the value of the assets linked to your European Executive Investment Bond. You have 30 days from the date that you receive the Schedule for the initial premium, or letter accepting the additional investment to let us know you want to cancel. Further information on how to cancel can be found in the European Executive Investment Bond Terms & Conditions.

### Support

- ▶ You can appoint a discretionary manager to help manage your portfolio if you wish.
- ▶ Quilter International Ireland's Administration Centre will provide administrative support, do paperwork and keep records on your behalf.

### Financial planning

- ▶ Comprehensive range of trust facilities for estate planning and asset protection.
- ▶ Option to nominate beneficiaries.

### What happens if I pass away?

The European Executive Investment Bond is a life assurance policy; this means it will end on the death of the relevant life assured. If it is a 'joint life last death' policy, so there is more than one life assured, the Bond will end on the death of the last life assured.

<sup>\*</sup> Subject to Quilter International Ireland's acceptance.

<sup>\*\*</sup> Subject to dealing fees.

<sup>\*\*\*</sup> Where relevant, applicable charges include non-refundable fund charges, fees we have paid to your financial adviser on your behalf and bank charges.

To ensure you fully understand all the risks and benefits of the European Executive Investment Bond, you should also read the Policy Terms and Conditions. At Quilter International Ireland, we believe strongly in the benefit of professional financial advice and encourage clients to review their circumstances and financial planning needs with their financial adviser before investing in the European Executive Investment Bond.

You should also ensure you have obtained information on the funds you are investing in, which is available from your financial adviser, or from our website

[quilterinternational.com](http://quilterinternational.com)

*The value of your Bond can rise or fall over time and there is no guarantee that the premium you've paid will be returned to you.*

You should view your investment in the Bond as a long-term commitment. If you cash in your Bond in the early years, we may make a charge and the amount you receive may be less than the premiums you've paid.

You and your financial adviser should satisfy yourselves that any particular asset is suitably based on your needs, objectives and attitude to risk. You should also familiarise yourself with any particular risks associated with the assets in your portfolio. There may be currency risks if assets are denominated in another currency, or liquidity and valuation risks for property funds, for example. The value of the assets linked to the Bond determines the value of the policy and can fall as well as rise.

This brochure should be read in conjunction with the policy terms and, conditions and where appropriate, any additional disclosure information.





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

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

*Quilter International Ireland dac is regulated by the Central Bank of Ireland.  
Registered No 309649.*

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*Quilter International is registered in Ireland as a business name of  
Quilter International Ireland dac.*

