

# THE EUROPEAN COLLECTIVE INVESTMENT BOND AT A GLANCE (NON-UK RESIDENTS)

This document was last reviewed in November 2016. Please confirm with your financial adviser that this is the most up-to-date document for your product or servicing needs.

## WHAT IT IS

The European Collective Investment Bond is a whole of life offshore Bond provided by Old Mutual International Ireland dac (Old Mutual International Ireland). 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 encashment value (which is the value of the Portfolio Fund, less any early withdrawal charge) and any outstanding charges.

## 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 €37,500/£25,000/US\$37,500, or the equivalent in another currency as shown overleaf.
- Add in extra amounts whenever you want, of at least €3,750/£2,500/US\$3,750, or the equivalent in another currency, as shown overleaf\*.
- No fixed term.

These minimum amounts may increase in the future, so please check the latest figures with your financial adviser.

## CHOICE OF INVESTMENT ASSETS

- Extensive choice of external collective investment funds and unit trusts, Eurobonds and currency deposits and access to OMII Global Select range\*.
- You can transfer in and consolidate other existing collective investment funds or unit trusts\*.
- Switch funds or make deals on assets when appropriate for you.

## 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 £10,000/US\$15,000/€15,000 (or the equivalent in another currency, as shown overleaf), or at least 25% of your total investment, whichever is higher.

## SUPPORT

- You can appoint independent investment experts to help manage your portfolio if you wish.
- Old Mutual International Ireland 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 Collective Investment Bond is a life assurance policy; this means it will end on the death of the relevant life assured. It is a 'joint life last death' policy, so if there is more than one life assured, the policy will end on the death of the last remaining life assured.

When the policyholder dies, the policy will pass to the surviving policyholders or into the estate of the last deceased policyholder.

\*subject to Old Mutual International Ireland's acceptance.

## ONLINE SERVICES

- The Bond is powered by Wealth Interactive, our online wealth management service.
- Your financial adviser will be able to make an application for the Bond on your behalf, view your Bond online, make changes to certain information and carry out specific transactions.
- A fund adviser appointed by you will be able to view your Bond's assets and deal in the assets available to invest in on your Bond.
- We will set you up with your own secure Online Service Account so you can view your Bond, make changes to the details shown and carry out certain transactions.

## MINIMUM CURRENCY AMOUNTS

| Minimum amount needed for |                    |                  |                                  |                 |                                    |  |
|---------------------------|--------------------|------------------|----------------------------------|-----------------|------------------------------------|--|
| Currency                  | Initial investment | Extra investment | Minimum asset investment amount* | One off payment | Minimum regular withdrawal payment | Minimum bond value for regular withdrawal payments |
| Euro                      | 37,500             | 3,750            | 3,750                            | 750             | 750                                | 15,000   |
| US dollar                 |                    |                  |                                  |                 |                                    |  |
| UK Sterling               | 25,000             | 2,500            | 2,500                            | 500             | 500                                | 10,000   |
| Australian dollar         | 50,000             | 5,000            | 5,000                            | 1,000           | 1,000                              | 20,000   |
| Canadian dollar           |                    |                  |                                  |                 |                                    |  |
| Singapore dollar          |                    |                  |                                  |                 |                                    |  |
| Swiss franc               |                    |                  |                                  |                 |                                    |  |
| Hong Kong dollar          | 300,000            | 30,000           | 30,000                           | 6,000           | 6,000                              | 120,000  |
| Danish krone              | 250,000            | 25,000           | 25,000                           | 5,000           | 5,000                              | 100,000  |
| Japanese yen              | 5,000,000          | 500,000          | 500,000                          | 100,000         | 100,000                            | 2,000,000  |
| Norwegian krone           | 250,000            | 25,000           | 25,000                           | 5,000           | 5,000                              | 100,000  |
| New Zealand dollar        | 62,500             | 6,250            | 6,250                            | 1,250           | 1,250                              | 25,000   |
| Swedish krona             | 300,000            | 30,000           | 30,000                           | 6,000           | 6,000                              | 120,000  |

\*Also the minimum switch or deal amount. These minimum amounts may change in the future, so please check the latest figures with your financial adviser.

To ensure you fully understand all the risks and benefits of the European Collective Investment Bond, you should also read the Policy Terms and Conditions. At Old Mutual International 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 Collective 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 [www.oldmutualinternational.com](http://www.oldmutualinternational.com)

### [www.oldmutualinternational.com](http://www.oldmutualinternational.com)

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