



FRIENDS PROVIDENT
INTERNATIONAL



'Guidance and Direction when you go Offshore'



Combine all your mutual fund holdings into one tax-efficient offshore wrapper and enjoy institutional dealing discounts, consolidated administration, reporting and control.

The highly rated **Portfolio Bond** ensures most funds can be bought at a substantial discount to the normal charges, and above all - also provides invaluable confidential tax breaks.

Unique benefits for Confidentiality, Inheritance Planning etc...

The bond provides valuable benefits particularly relevant for trustees or investors who cannot afford to take risk with capital earmarked for passing onto their specified beneficiaries.

PPB's are not included within the new EU Savings-Tax Directive... and thus provides the **CONFIDENTIALITY that clients require**

This means an investor who wishes to provide for potentially improved capital growth as part of inheritance planning can take a more aggressive investment strategy whilst ensuring the initial value together with any locked in six monthly increases is the minimum paid on death.

How do Portfolio Bonds work?

You own the Portfolio Bond and the financial institution owns the underlying assets, which may be any number of worldwide mutual funds, bonds, capital guaranteed funds, hedge funds, etc.

Since the financial institution purchases your funds under your instruction - **BUT in its own name**, you effectively buy with the purchasing power of a billion pound investor, resulting in massive savings on initial charges that are passed on to you the investor.

There is **no costly, time delay** waiting for money from the sale of one fund to arrive before another can be purchased and no confusing paperwork.

Since the bond is based in an offshore jurisdiction(usually the Isle of Man, Guernsey or Luxembourg), all growth within the bond is **tax-free**.

It is the flagship product of the offshore industry and provides the level of service and portfolio management normally associated with private banks and high net worth individuals.

Capital Release is also available, allowing you to **borrow up to 100%** of the assets of your OPB.

Deep fund discounts ensure the cost of investing is usually saved on the purchase of funds.

Bonds designed for the *Personal Investor* are known as **Personal Portfolio Bonds** (or PPB's). For clients with specific tax-planning needs that invest via an *offshore company*, they are known as **Capital Redemption Bonds** (or CRB's). CRB's have a lifetime of 99yrs, as opposed to the lifetime of the Personal Investor.

Charles Stirling International Ltd. places PPB's with only the **best Life Providers** in the offshore marketplace. These include: **Generali & Friends Provident International.**

**OFFSHORE INVESTMENT STRATEGY • INHERITANCE TAX
OFFSHORE PORTFOLIO & RETIREMENT SOLUTIONS • INSURANCE**

ASSOCIATE of the OFFSHORE INSTITUTE • MEMBER of the PERSONAL FINANCE SOCIETY
MEMBER of the INSTITUTE of FINANCIAL PLANNING • MEMBER of the SECURITIES & INVESTMENTS INSTITUTE