



SCF WEALTH MANAGEMENT – PORTFOLIO BONDS/WEALTH PLANNING

Reasons Why:

- Portfolio Bonds offer a tailor made all in one solution to help high net worth individuals manage their financial affairs.
- Simple administration and 24/7 access to their investments means valuations can be obtained any time to enable clients to keep up to date with changing markets.
- Portfolio Bonds enable clients to hold all their funds, stocks and cash in one simple structure.

Key Features:

- Ideal retirement vehicle for providing regular income & lump sums, with no restriction on amounts apart from value of the assets in the Bond.
- Multi Currency choice.
- Ability to appoint your own investment adviser to manage the Portfolio Bond on behalf of the client.

Assets/Funds:

- Portfolio Bonds give clients access to almost any approved fund and across all investment sectors.
- Due to size and strength of the provider they are able to achieve substantial discounts for clients, which an individual investor could not achieve.
- Clients can also invest in cash with the largest banks, which pay the highest interest rates and can switch between providers at no cost and with little administration.

Security:

- The providers of Portfolio Bonds are all based in jurisdictions, which provide clients with high levels of protection against bankruptcy or default.
- This means that in the event of default there is the possibility of getting up to 90% back of any outstanding liability through legislation.

Summary:

- There is no tax or withholding tax on assets within a Portfolio Bond or the growth.
- A Portfolio Bond also enables clients sell assets and switch without the need to pay Capital Gains tax.

Summary (continued):

- Portfolio Bonds also enable clients to defer income tax, which offers substantial tax planning opportunities, which can be further elaborated on with your financial adviser or tax accountant.
- A Portfolio Bond is an ideal home for clients who have released pensions through a QROP or who on retirement are given substantial share holdings as part of their retirement package.
- Portfolio Bonds enable families to pass wealth from generation to generation without the need for probate or expensive legal costs.
- All Portfolio Bond providers offer a comprehensive range of free trusts, which can be discussed with your financial adviser to protect family wealth through the generations and to mitigate Inheritance tax.