

**Bond Ladder – An example of a fixed income product portfolio**

Gross Return Per Annum (%)	Term of Bond (Years)	Additional features
12.00	5	Fixed Income Bond Paid Bi-annually Senior secured debt under English Law
12.00	2 to 5	Bi-annual interest payments Secured by registered first legal charge Secured by an underlying asset Asset - German listed building Dolphin Trust - Strong track record in this sector
12.00	2	Mixed asset redevelopment Shopping centre - Student apartments Proposed separate residential building Parent company guarantee
12.00	18 months	Invest from just \$35,000 Upto 18% net yield in 18 months Capital growth and income generation options No costs or fees 100% asset backed against group portfolio
9.76	6	Conditional coupon Max potential payout 58.56% Early redemption opportunity from 9 month Autocall trigger level 100% High capital protection 70% European barrier
12.00	5	12% interest paid bi-annually USD & GBP denominated options Fixed return Asset backed Rating 'A'/Investment grade Suitable for UCITS,ISA, SIPP, QROPS, Portfolio Bonds and Investment Platforms

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Note to investors:

- ✓ We are currently recommending an **Exclusive Investment Bond (EIB)**. This investment vehicle is highly tax efficient.
- ✓ **Minimum investment amount is \$ 30,000 (unless otherwise provided)**. The amount contributed is invested into a portfolio of fixed income products, examples of which are shared in the product listing table above.
- ✓ The charging structure for the EIB is very competitive and transparent. **There are no upfront charges only management fees.**
- ✓ The EIB has a cash account from which you can self-invest in to a broad range of investments including illiquid funds.
- ✓ We are currently recommending a **Bond Ladder**. This is a portfolio of fixed-income securities where each security has a different maturity date.
- ✓ The funds are then re-invested for another short-medium term creating a compound effect with predictable returns uncorrelated with the Equity Markets.
- ✓ We undertake considerable and **strict due diligence** prior to recommending any individual investments. This includes interviewing fund managers, meeting their lawyers and trust companies.
- ✓ **We do not charge fees**. We are paid by the investment provider(s).
- ✓ **All charges, terms and conditions are transparent and disclosed at outset.**