



Veritas**life**

Veritas Life Investment Bond

A goal without a plan is just a wish





A Legacy of Strength, Security, and Trust

Veritas Life Guernsey traces its origins back to 2011 and has grown to become a leading Tier 1 regulated product provider. Built on a foundation of strength, flexibility, and integrity, the company entered a new chapter in 2025 with a strategic management buyout—further enhancing its independence, focus, and long-term stability.

Veritas Life Guernsey works solely with professional intermediaries to deliver sophisticated financial solutions tailored for discerning investors.

Why Guernsey?

The jurisdiction of **Guernsey** was chosen with intent and foresight. Known for its world-class regulatory environment, Guernsey offers one of the highest levels of investor protection globally.

Unlike other jurisdictions, the **Guernsey Financial Services Commission (GFSC)** mandates that at least **90% of client assets** be held in trust by an independent third-party trustee. At Veritas, we go even further.

100% Client Asset Protection

Veritas commits to placing **100% of all client assets** into a master trust—ensuring these assets are entirely **segregated from the insurance company's balance sheet** and fully ring-fenced for maximum investor protection.

Client assets are securely held under the **Sovereign Trustees Master Trust**, part of a globally respected fiduciary business managing over **\$20 billion in assets under administration**.

Veritas ensures 24/7 connectivity and delivers the **highest level of service** – empowering both your business and your clients to thrive.

Why Veritas Life Investment Bond

The Veritas Life Investment Bond is a lump-sum investment product that has been designed for the medium to long term which enables you to plan for the future and allows you to:



Starting off

Open an Investment Bond with a lump sum £/\$/€ 50,000; or by transferring assets of equivalent value.*

**Subject to our acceptance and policy structure*



Depositing Funds

Add additional lump sums of at least £/\$/€ 5,000



Accessing your Policy

Take comfort that you can access your policy when required through lump sum or regular withdrawals



Fund Managers & Stock Exchanges

Gain access to wide range of investment opportunities from leading fund managers and major stock exchanges



Discretionary Manager

Benefit from appointing a discretionary manager to handle your investment decisions or work closely with your financial adviser to establish the right investment choices for you.



Portfolio Rebalancing

Rebalance your portfolio or make changes to your assets to ensure your policy remains in line with your evolving life and financial goals.



Tax Planning

Take advantage of the tax benefits an offshore policy provides in certain jurisdictions



Protection

Make the most of trusts or contracts to provide you with the maximum protection



Beneficiaries

Nominate your beneficiaries to ensure your wealth is passed as you intended



Consolidation

Consolidate your assets in order to reduce paperwork and stay in control of your investments easily



24 Hour Online Service

Keep informed and up to date through our user-friendly online service where you will be able to log in anytime to view the latest information



Customer Service & Support

Enjoy all this and benefit from our support team who are there every step of the way to guide you.



Financial Freedom

Establishing a Veritas Life Investment Bond could be a step in your plan to securing or creating the financial you want. Please remember that investments can fluctuate, and you may not get back the full amount of your original investment. This brochure explains how the Veritas Life Investment Bond could benefit individual investors.



Investment Freedom

Veritas Life Investment Bond has been designed to ensure it is flexible and versatile in order to match your journey in life keeping up with your aspirations for the future. You can take the Investment Bond with you should you need to relocate from one country to another and you can change your investment strategy as you venture down the path of life.

Depending on your future goals and your country of residence there may be different versions of the Investment Bond available to you. Whatever your goal may be, to build or preserve wealth for your retirement, to invest so that someday you can buy that dream home or your focus is transferring wealth between generations we understand the importance of investment freedom and your choice matters.

You can invest as much as you like into the Veritas Life Investment Bond and even move existing funds and assets across if you already have other investments in place. *

**Subject to policy structure and our acceptance.*

Veritas Life offers two different structures for the purposes of holding investments:



Personalised Investment Bond

A Personalized Investment Bond provides enormous flexibility and freedom of choice to a wide range of investment assets types. It enables you to invest in:

- Offshore or Mutual Funds
- Direct Equities
- Fixed Interest Securities
- Multi-Currency Deposits
- Hedge Funds
- Structured Notes
- Exchange Traded Funds
- Other Alternative Investments

This means that you can create and construct your portfolio precisely to your individual requirements without any parameters.

A Personalized Investment Bond is often referred to as “Open Architecture” for this reason.



Collective Investment Bond

A Collective Investment Bond enables you to build a portfolio of funds that match your risk profile and investment strategy. Within a collective policy you can invest in:

- Collective Investment Funds
- Unit Trusts
- Bank Deposits

A Collective policy allows you to invest in as many funds as you like to ensure the balance of your portfolio reflects your needs whether it be greater potential for growth.

More security or a combination of both depending on your circumstances.

Please ensure you speak with your financial adviser to learn which versions are available to you and which of them may be suitable for you.

Staying in Control and Maintaining effective Management of your Finances

Whether it is yourself or your financial adviser who wants to check your portfolio's performance. You can access all the information you need through a single website. www.veritaslifeguernsey.com

Drawing up a plan and putting it into action didn't seem too difficult and nor should be staying in control on your journey.

However, having different investments across different providers can sometimes be time consuming and frustrating. Veritas Cell makes all that simple by giving you the ability to manage and monitor all the investments within a single bond.

The benefit of consolidated reporting makes life easy when considering things like tax returns or just sorting through the post to find the right statement and can help save time and costs from your accountants and financial advisers.

Veritas Cell prides itself on delivering market leading technology to support the solutions it implements for our clients.

Therefore, from start to finish our service can be available online including the application process right through to managing your investment and switching your asset allocation.

Veritas Cell empowers you and your financial adviser to manage your wealth through a wide range of on line tools. The Veritas team understands the dynamic and fast-paced nature of world today and our on line service has been designed to support you to cement a long-lasting relationship with us and your adviser. We continue to develop and lead the industry when it comes to an effective way of managing finances.

Additional expertise...

Veritas is committed to providing everything we can in the way of services. So we are happy to include additional expertise alongside our Investment Bond.



Fund Adviser

We believe that you should always seek advice from a Financial Adviser prior to implementing the correct solutions.

If required, a Financial Adviser or you can nominate a fund adviser to work alongside you when it comes to allocating your investment, however the ultimate investment decision still comes down to you. In some cases, your Financial Adviser may be able to offer this service themselves otherwise they will be able to recommend an appropriate Fund Adviser.



Discretionary Manager

You or your Financial Adviser may opt to seek a Discretionary Manager to whom you will give full authority to make investment decisions on your behalf in line with pre-agreed limitations. These discretionary managed accounts are held in the name of the Trustees.

This may provide comfort and reassurance that your investment strategy is being pro-actively managed and holds investments in line with your needs.



Custodian

Sometimes upon appointing a Discretionary Manager there may be a need to change the "Custodian" in order for the Discretionary Manager to provide dealing investment services on your behalf.

Alternatively, there are occasions when you may want to appoint your own Custodian because of an existing relationship or assets held somewhere else, wherever possible we will try and accommodate.



Protecting your wealth and ensuring it remains tax efficient

Life is precious and so are those around us. The same can be said for our wealth so we make sure help you protect it.



A Secure Home

The Investment Bond is issued by Veritas Cell, which is based in Guernsey, an established financial jurisdiction with a stable and legal, political and regulatory framework.

This means your investment is held in a secure offshore environment.



Tax and Estate Planning

A Collective Investment Bond enables you to build a portfolio of funds that match your risk profile and investment strategy. Within a collective policy you can invest in.

We ensure that we have working partners in place to provide efficient solutions which can be used in tandem with the Veritas Life Investment Bond. Trust or contract, solutions in which the Investment Bond can sit inside of, often provide additional protection for the purposes of tax planning or estate planning.

You may want to ensure your wealth is used as you intended during your life and after you die. Trust or contract solutions can fulfill your wishes and help avoid probate issues.

These solutions can often depend on where you envisage yourself retiring or where you may be a tax resident of and therefore it is important you liaise with your financial adviser to discuss which solution is appropriate for you.

Keeping it simple when the time comes to access your investment

Remember your Veritas Life Investment Bond is flexible and has been designed with you in mind. We understand that life changes and there may be a time when you need to access your money before you intended to; we want you to know, that's ok. Remember though, the policy was designed for your financial goals that were based on medium to long term financial plans, so taking money out in the early years could dramatically reduce the growth potential.

Hopefully, when the time comes to do so, it's because you have reached another financial goal in your life and this next part of the plan is just as important as the first step.



Regular Withdrawals

You may choose your Investment Bond to provide you with a regular income; either yearly; half-yearly; quarterly or even monthly.



One-off Withdrawals

Often when a lump sum is needed, a one-off withdrawal is best.

Provided you leave the minimum amount required in your Investment Bond you can normally withdraw any amount you would like.



Cashing in the Bond

If this is the end of the road and it is time to say goodbye, then we hope the Investment Bond has helped you in your journey.

Whatever you decide is right for you, we will support you. There may be tax implications to making any withdrawals or encashments. You should ask your financial adviser about any tax and financial consequences before you take this next step and instruct us to encash any part of your bond.

What happens if I die?

All plans have a start, middle and end...

Depending on the steps you have taken throughout your journey will determine what happens next with your Investment Bond.

At the start of your journey, depending on where you reside there may be different versions of the Veritas Life Investment Bond available to you. Please check with your financial adviser regarding they types of policy available and which would be suitable for you.



Life Assured Policy

If you set the policy up on your own life, the policy will end if you die. Veritas Cell will pay a lump sum equal to 100.1% of the surrender value on your death.

You can set up the policy on up to 10 lives, so that it continues after first death. Veritas Cell will pay a lump sum equal to 100.1% of the surrender value upon death of the last survivor only and the policy will end.



Redemption Policy

As there are no lives assured, the contract is set up for 99 years upon establishment. Upon death of the policyholder the contract continues until it is fully surrendered, or until it matures at the end of the 99-year term. Following your death, the contract may be assigned to the beneficiaries or cash in by your personal representatives, or by the trustees if the contract is written in trust. If surrendered, the surrender value of the contract will be paid out.

During your journey you may have options to use trusts or contracts to work alongside your Investment Bond in order for your wishes to be fulfilled or you may just use the nomination function of the policy in order to avoid probate issues.

These decisions you make during your lifetime with us may impact the way the policy is paid out to or who it is passed to: another critical reason you should seek help from your financial adviser as to which options are right for you.

Next Steps ... Talk to your Financial Adviser about the Veritas Life Investment Bond

Why the Veritas Life Investment Bond might be right for you if you:

- Are an expatriate or local, company or trust
- Are aged between 18 and 89
- Are you looking to invest at least £/\$/€ 50,000 or equivalent
- Want to invest for a medium to long term
- Are seeking to maximize the tax benefits of an offshore investment
- Want to achieve investment growth aligned to your attitude to risk
- Looking for ways to pass on your wealth to your future generations by using appropriate nominations or trust structures

We strongly recommend you speak to your financial adviser about which version of the Veritas Life Investment Bond is right for you.

For more information on the Veritas Life Investment Bond please ensure you check our document library on our website and take a look at the below listed documents in relation to the version of the bond you intend to use.

- **At a glance**
- **Key Information Document**
- **Terms and Conditions**