



Veritas Life Portfolio Bond

Key Features & Benefits

THE PORTFOLIO BOND HAS THE FOLLOWING KEY FEATURES AND BENEFITS:

- Tier 1 Guernsey Regulatory Security.
- 100% of client assets are ring-fenced in \$20B AUA master trust, separate from the Veritas balance sheet, ensuring maximum investor protection.
- Artex (60 Billion AUA) Independent cell and compliance oversight adds a further layer of investor protection.
- Swiss Custodians UBP for security and full open architecture.
- Low base cost 0.285% pa charged on initial investment for 10 years only.
- No upfront charge.
- Full amortised commissions.
- Clean, initial charge and exit penalty fund share classes available as required.
- 24/7 online functionality for intermediary and client.
- The product can accept direct payments of cash and in specie transfer of assets from other providers (without the need to return to client).
- Enhanced administration with tight service levels.
- Guernsey provides superior flexibility for HNW / UHNW investors with a cross-border needs.
- Available as Portfolio Bond, Capital Redemption Bond, Personalised or Collective UK compliant version.
- AMC (Actively Managed Certificates) can be added to the structure to create PPLI for UHNW clients to have illiquid assets managed as part of their portfolio to protect and pass to future generations.
- Veritas have the flexibility to build a product for your specific needs and those of your clients.
- At \$30m AUM, critical mass creates an opportunity for full ownership by your business enhancing control, value, and revenue potential.