

Introducing the first full-service independent Wealth Platform

DESIGNED EXCLUSIVELY FOR INTERNATIONAL INVESTORS



ardan
INTERNATIONAL



OUR ONLINE SERVICE BRINGS ALL YOUR INVESTMENTS TOGETHER

Ardan International Limited is an independent Wealth Platform focused on giving advisers and their internationally mobile clients a safe, flexible and comprehensive service to manage investments.

- 4 Who are Ardan?
- 6 What is a wealth platform?
- 8 Platform Features
- 9 Why the Isle of Man
- 10 Regulated Financial Centre
- 11 Next Steps
- 11 Contact Us

Legal Disclaimer

Important information

This brochure is an informative tool, and whilst it aims to point out the main features and benefits of the Ardan International Wealth Platform, it is not a full description of the service. For a complete description of the service, a more comprehensive coverage of options, risks and uses of the service, please refer to our Terms and Conditions. All detailed queries should be referred to your adviser.

In the event of a conflict between this brochure and any reference document, the more detailed document takes precedence over this leaflet. All information contained within this brochure is correct at time of production, errors and omissions excepted. This leaflet is not intended for distribution in the US or to US persons.





Who are Ardan International?

We were the first, and continue to strive to be the leading independent platform for the international financial services market.

To provide access to investments from around the world we have established relationships with a range of leading international counterparties on preferential terms:

- | Banks
- | Investment houses
- | Security trading services

About Us

We are based in the Isle of Man and are licensed and authorised by the Isle of Man Financial Supervision Commission to:

- arrange deals in investments (as principal or agent) provide administration services
- safeguarding investments

As a licenceholder we are obliged to maintain a level of liquid capital as a minimum and report regularly to the regulator.

Our Charter

WE ARE AN INDEPENDENT SERVICE	This means we are not tied to any particular fund manager or restricted by a single product provider.
WE ARE UNBIASED	We are not incentivised to promote one provider's products over that of another.
WE BRING TRANSPARENCY	You and your adviser will have full information of your existing and planned investments and any associated charges.
WE BRING CHOICE	A wide range of investment types that can be held through the wrapper of your choice. ¹
WE GIVE IMMEDIATE ACCESS	To view your portfolio and to allow your appointed Financial Adviser to trade your investments. ²
WE BRING VALUE	Our fees are clear and are related to your investment activity.
WE OPERATE IN A REGULATED OFFSHORE JURISDICTION	The Isle of Man is an established and long standing highly regarded offshore financial centre.

¹ This may require agreement with your wrapper provider.

² Frequency of trading is dependent on the underlying investment.

What is a wealth platform?

It is a secure on-line service that brings all your investments together in a simple and transparent manner, enabling truly holistic wealth management.



Rather than trying to track your investments across various institutions and organisations, each with their own dealing processes, paperwork and charging structures, you and your adviser can manage your investments in one place.

Simply stated, the Ardan Wealth Platform puts you and your adviser in control of your investments.

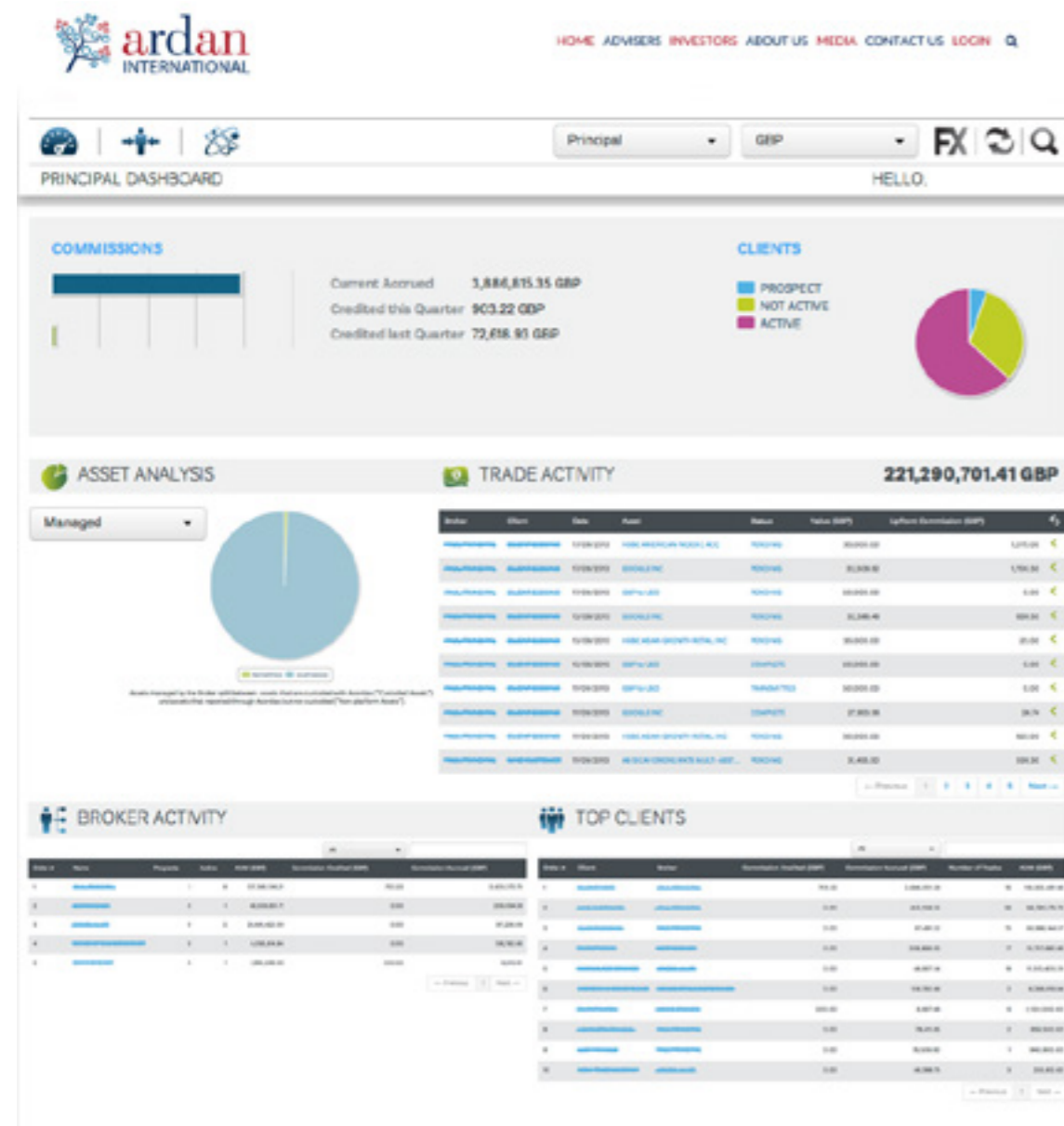
Benefits of the Ardan Platform

- The service will match the way you and your adviser want to manage your investments.
- The service enables your adviser to make informed investment decisions based on their understanding of your personal financial plans.
- Access to over 20,000 managed funds, several thousand ETF's, stocks and bonds from around the world in addition to structured notes.
- Multi-currency options (USD, EUR, GBP, CHF, JPY, SGD, HKD, AUD, AED).
- Trading is seamless using our tried and tested technology.
- Online access to your portfolio with analysis tools.
- Highly Competitive and transparent cost structure.

Protecting your assets

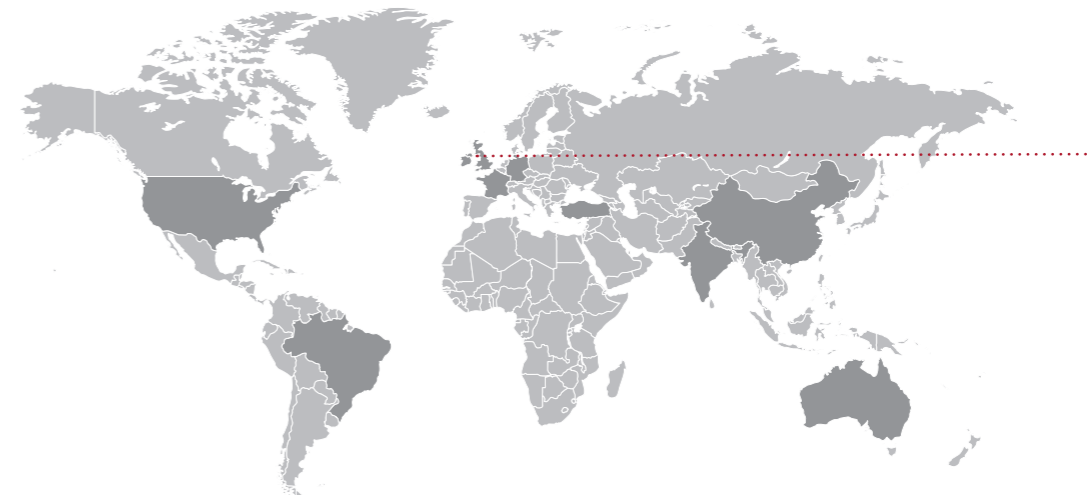
- Client investments and monies are held in the name of Ardan Nominees Limited.
- Client assets are at all times segregated from the assets of Ardan International Limited in ring-fenced accounts and are safe whatever happens to Ardan International Limited.
- Clients benefit from assets being custodied within the highly reputable and long-established regulatory regime of the Isle of Man.

Platform features designed around the way you want to manage your investments



*Graphical representation of dashboard, actual dashboard may vary

Why are we based in the Isle of Man?



The Isle of Man is a financially strong, independent and well-respected offshore finance centre.

Tynwald, the Isle of Man's parliament, was founded more than 1,000 years ago and is recognised as the oldest continuous parliament in the world. The Island will continue to positively respond to changes in the world's political and financial landscape as it works towards building on a record of 26 years of unbroken economic growth.

Regulated Financial Centre



The Isle of Man is at the forefront of best practice in international regulation and has been praised by global bodies including the OECD, G20 and IMF for its commitment to upgrading financial and supervisory standards. The OECD recently confirmed the Island as one of only twelve reviewed countries found to have all elements of elective information exchange in place.

The FSC was established in 1983 as an independent statutory body, its regulatory objectives are:

- Securing an appropriate degree of protection for the customers of persons carrying on a regulated activity
- The reduction of financial crime
- Supporting the Island's economy and its development as an international financial Centre

Next steps

For more information please contact your financial adviser or wealth manager.

They will:

- Discuss how you can benefit from using the Ardan Wealth Platform.
- Complete the application process with you.
- Receive confirmation of your account details.

With your account established:

- You can begin to consolidate your existing holdings with your new Client Portfolio Account.
- Financial Advisers can start to trade

Contact us

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Ardan International is licensed by the Isle of Man Supervision Commission with Licence Number 1365.

Ardan International Limited registered company number is 007984V.
Ardan Nominees Limited registered company number is 128166C.

Their registered office is: Athol House, 21a – 23 Athol Street, Douglas, Isle of Man, IM1 ILB, British Isles