

Generali Worldwide  
**Professional Portfolio**  
versatility | control | opportunity



[general-worldwide.com](http://general-worldwide.com)



This marketing brochure should be read in conjunction with the Details Guide. Please note that Professional Portfolio is subject to certain terms and conditions – for more detail, please talk to your Financial Adviser.

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Generali Worldwide Insurance Company Limited accepts responsibility for the accuracy of the information contained in this brochure, which is correct as at January 2014.

# Quality that shines through

**You owe it to yourself and your family to maximise the opportunities to grow and protect your wealth to help fulfill your ambitions for the future. Professional Portfolio from Generali Worldwide puts you in charge of your financial future by giving you more control over your investments and the flexibility to adapt to your changing circumstances.**

Developed by the investment specialists at Generali Worldwide Insurance Company Limited and backed by the strength and expertise of the Generali Group, Professional Portfolio provides both flexibility and control to help you manage your wealth in a tax-efficient environment. Its versatility means that it is equally effective whether your investment strategy is geared for growth, capital preservation or to provide a regular income.

Professional Portfolio also takes away much of the administration that normally comes with buying and selling investments. This is particularly valuable when you are making investments with companies you have not previously invested with, who are obliged to make various checks on new investors. Professional Portfolio removes this often time-consuming requirement, as these 'due diligence' aspects are only required once by Generali Worldwide Insurance Company Limited at the outset of your Professional Portfolio investment.

Professional Portfolio gives you real investment freedom. You can transfer many existing investment holdings into the portfolio, invest cash, or a combination of both. This will allow you to build a diverse portfolio from a wide range of assets, including equities, fixed interest securities, cash and a wide range of investment funds. Whatever your investment goals and, whichever investment choices you make, Professional Portfolio provides an investment structure that lets you take real control of your financial future.



# Total flexibility and control

**The pace of change in the world and in our lives is ever-increasing. Professional Portfolio has been designed to provide the flexibility to move with the times and with changes in your life, wherever you live. It is this flexibility that makes Professional Portfolio truly stand out.**

## **YOUR MONEY WHEN YOU NEED IT**

You can realise your investments within Professional Portfolio in full or in part whenever you choose to do so. There are no fixed investment periods and no notice periods – all we need are your written instructions. You must be aware that certain charges, e.g. early discontinuance charges, may apply on full surrender. For further information, please refer to the section of the Details Guide entitled ‘Full and Partial Surrender’.

In exceptional circumstances, delays may arise in the payment of benefits. Exceptional circumstances may include (but are not limited to) difficulty in selling the underlying assets of the investment portfolio.

## **EASY ACCESS TO BORROWING**

There will be times when you want to trade investments within your portfolio where timing is critical. Professional Portfolio gives you the ability to make new purchases by allowing you to borrow up to 20% of the investment value of the portfolio. This overdraft facility could be valuable where a timing difference could affect your ability to capitalise on the market or just to cover the purchase of an investment before the proceeds of a corresponding sale have been received. So you can fund the purchase of a new investment without any need to disturb a well-planned strategy by liquidating some of your investment portfolio.

Where an overdraft exists on your portfolio, interest will be charged on it by Generali Worldwide Insurance Company Limited. For further information, please refer to the sections of the Details Guide entitled ‘Overdraft Facility’, ‘Call Deposit Account’ and ‘Plan Currency Account’.

## **PLANNING FOR INCOME**

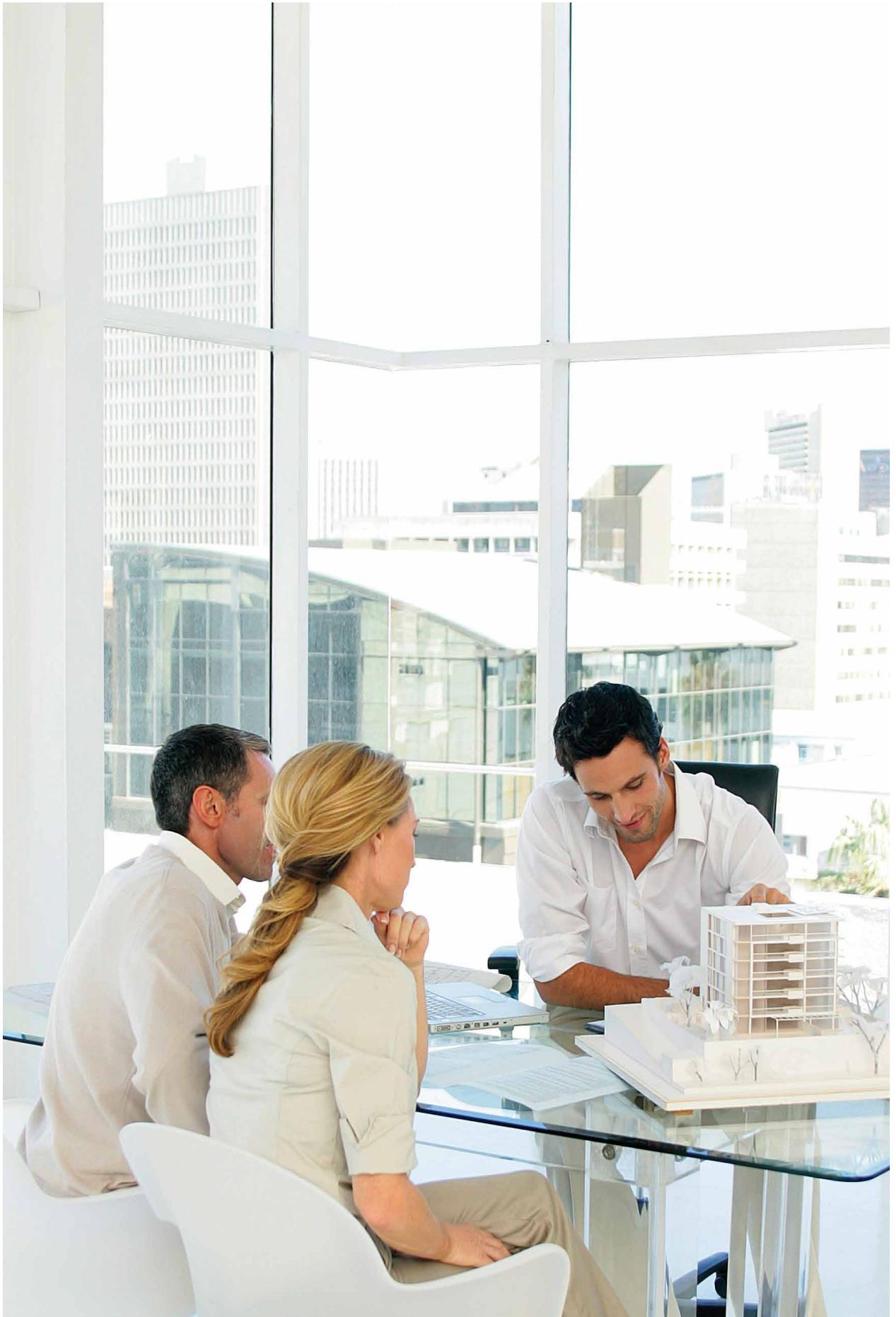
The availability of a regular and fixed income may be an important benefit to you. If so, we can quickly and easily establish a regular withdrawal facility to match your needs. For further information, please refer to the section of the Details Guide entitled ‘Regular Withdrawal Facility’.

## **ADMINISTRATIVE EXCELLENCE**

We understand that as well as delivering investment opportunity, efficient administration is crucial in the management of a complex investment portfolio. That means the efficient execution of a wide range of transactions, as well as dealing with the regular flow of associated paperwork these generate. We are dedicated to ensuring that all the administration connected with the management of your investments is handled with the maximum efficiency and with a high level of responsiveness.

## **QUALITY THAT SHINES THROUGH**

- Investment freedom and flexibility
- Efficient administration
- Security through Guernsey’s planholder protection regime
- Possibility of maximising your tax efficiency
- Regular valuations
- Ready access to your capital
- Facility to take a regular withdrawal
- Instant, secure access to your plan details via our Generali Worldwide online Service Centre





## A world of investment opportunity

Professional Portfolio offers you exceptional investment flexibility, as it can hold investments in shares and a wide range of investment vehicles from around the world. You can transfer many existing investments into the portfolio and complement this by adding from a wide range of funds.

## CONTROLLING YOUR DESTINY

If you enjoy the challenge of managing your own investments, Professional Portfolio gives you that opportunity, but without the administrative hassles that arise from having to complete the paperwork yourself. If you prefer, you can entrust the management of your investments to a professional by appointing your own independent portfolio manager. Whichever route you choose, you can enjoy the opportunity to benefit from investment in a diverse range of assets, including mutual funds, international equities and fixed interest securities.

## SETTING YOUR UNIQUE INVESTMENT PROFILE

We recognise that people have different approaches to investment risk and unique personal circumstances. That is why Professional Portfolio facilitates a full spectrum of investment opportunities, including many designed to provide capital growth and others which focus on providing a regular income. Within these broad categories, you will find investment options with a range of risk profiles allowing you to select the balance that is right for you.\*

## TRANSFER YOUR EXISTING HOLDINGS...

The advantages of Professional Portfolio are yours to enjoy if you simply transfer your existing investment holdings into the portfolio (most assets are transferable, although there are some exclusions). These can then be changed as and when your personal circumstances dictate. You will also get the benefit of our administrative services and enjoy the beneficial tax environment provided by Guernsey.

## ...AND/OR CHOOSE FROM AN EXTENSIVE FUND RANGE

You may choose to take advantage of the wide range of funds we have built up over many years. This is a broad range of mutual funds, which gives you access to a variety of asset classes and regional markets from some of the most consistently well-managed and successful funds. You can choose exclusively from this range or combine these with your existing holdings.

You can also enjoy the highly competitive discounted buying arrangements that we have negotiated by virtue of the purchasing power we enjoy as part of the Generali Group. If you are considering this investment route, your Financial Adviser will be pleased to provide you with details of the investment options available to you.

## KEEP IN MIND

Whether you choose to maintain the continuity of your present investment portfolio, or take advantage of investment opportunities from our extensive fund range, you can enjoy all the benefits that Professional Portfolio can provide.

Because Professional Portfolio allows a wide range of underlying investments, it can be classified as a 'Personal Portfolio Bond' under UK legislation and this can have implications for your tax position. However, this potential issue can be avoided by restricting the selection of underlying assets to the wide choice of pooled funds available. For further information, please refer to the section of the Details Guide entitled 'Product Variants'.

It is your responsibility to declare any income and/or capital gains, as required by your domestic tax authority and we recommend that you seek professional tax advice on your personal tax situation. This will vary according to your personal circumstances, your country of residence and your nationality.

Your adviser will be able to explain to you how Professional Portfolio can help you to maximise any tax planning opportunities that may be available to you.

\* Generali Worldwide Insurance Company Limited does not undertake to provide specific information on each fund or investment held, nor do we provide investment advice.



# A perfect combination

**It is important to know that you are dealing with a company that has solid foundations and recognised international investment expertise. Your plan should also be located in a secure and flexible environment.**

**Professional Portfolio meets both criteria.**

## CONFIDENCE THROUGH GLOBAL STRENGTH

Generali Worldwide is part of Assicurazioni Generali S.p.A. and, therefore, part of the Generali Group. For nearly two centuries, the Generali Group has been a leading global provider of insurance and financial services. Generali Worldwide is a name that has become synonymous with security and reliability for millions of clients.

The Generali Group has a truly global presence, operating in more than 60 markets covering five continents. As one of the world's top 50 companies\*, the Generali Group offers the strength and experience needed for financial peace of mind.

Take a look at the facts and figures – we think they speak for themselves:

- The Generali Group is one of the top 5 insurers in the world\*
- The Group has assets under management of over €480 billion\*\*
- A feature of the Generali Group has always been its financial strength and solidity. This is reflected in the independent financial ratings that key agencies assign to the Generali Group.

For more information regarding the strength of the Generali Group, please refer to [generali.com](http://generali.com).

## GLOBAL INVESTMENT EXPERTISE

In developing Professional Portfolio, we combined our global investment expertise and our instinct for innovation to design a quality product to meet the most exacting standards.

## A PREMIER INTERNATIONAL FINANCE CENTRE

The nature of Professional Portfolio means that many of our investors are internationally mobile. If you enjoy an international lifestyle, you will appreciate the potential disruption if you need to move your investments from one location to another. That is where the real benefits of a reputable international finance centre, like Guernsey in the Channel Islands, comes to the fore. Being based in Guernsey, Professional Portfolio gives you all the advantages that this premier offshore location can offer:

- The highest standards of legislation, giving you security and reassurance
- The comfort of knowing that assets representing at least 90% of Generali Worldwide Insurance Company Limited's liabilities to planholders are held in custody by an independent trustee
- Knowing that the investment within your portfolio can continue unaffected by any change in your geographical location
- Total flexibility in terms of when you enjoy the benefits of the proceeds
- Encashment of your Professional Portfolio, without liability to Guernsey tax, provided you are not and do not become a Guernsey resident

All of these benefits add up to an investment opportunity that gives you total control of your wealth, wherever life takes you.

\* 2015 Fortune Global 500, based on 2014 revenues.

\*\* For up-to-date information and key facts and figures, please refer to [generali.com](http://generali.com)

# Keeping you informed

**With Generali Worldwide’s Professional Portfolio, the everyday administration of your investment portfolio is handled by our dedicated administrators. This means that once you become a planholder you do not lose touch with the progress of your portfolio, as we do everything to keep you informed.**

## **HERE FOR YOU**

Our dedicated client services team prides itself in helping to take the hassle out of administering your investments. As well as dealing with all of the transactions affecting your portfolio, our experienced team is available to answer any questions or concerns you may have regarding your investments.

## **REGULAR REPORTING**

Every three months you will receive a full statement of your portfolio, including valuations of your investments, details of any dividends or other income received and a full list of transactions. This is provided in addition to confirmation of all investment transactions, as and when they take place.

## **INSTANT ACCESS TO YOUR INFORMATION**

As well as providing you with full details of your plan, we believe that the ability to constantly monitor and control your investment is crucial. Our secure online Service Centre gives you instant and secure access, round-the-clock, to information on your Professional Portfolio plan.

You can use this facility to:

- Access your plan details
- View up-to-date plan valuations
- Access quarterly statements
- Gain immediate access to contract notes
- Deal online

To benefit from this facility, simply register through our website [generali-worldwide.com](http://generali-worldwide.com)



# Take the next step

To discuss how Professional Portfolio could help you, talk to your Financial Adviser.

## TALK TO YOUR FINANCIAL ADVISER

Your Financial Adviser is uniquely placed to explain how Professional Portfolio can provide you with a flexible and secure foundation for your investments, given their knowledge of your personal financial circumstances. They will also be able to provide you with a personal illustration of the potential benefits that Professional Portfolio can bring.

## WHEN YOU ARE READY TO TAKE ADVANTAGE

If you wish to invest in Professional Portfolio you should first read the Details Guide, which your Financial Adviser should provide you with. This includes valuable additional information, including details of plan charges, to help ensure that this investment opportunity is right for you. An application form, including instructions on how to make your payments is also available from your Financial Adviser or upon request from Generali Worldwide Insurance Company Limited directly. On receipt, simply complete the form and return it to us, together with any payment and stock transfer forms (if applicable) for any securities that you wish to transfer into your Professional Portfolio.

## TALK TO US

We will be more than pleased to assist you in any way we can to explain the benefits of Professional Portfolio in greater detail, although please note that we do not give any investment advice.

## WHAT HAPPENS NEXT?

Once we have received and processed your application and your Professional Portfolio is established, we will provide you with a welcome pack containing full contract details. You can then enjoy the benefits of the control, convenience and flexibility that are the hallmarks of this excellent investment opportunity.

## A WORD ON EXPECTATIONS

**Investment involves risk. The value of your plan is not guaranteed and can go down as well as up. The value of your plan may rise and fall purely on account of exchange rate fluctuations if any of the investments are denominated in a currency other than that of your plan.**

**If you surrender your plan early, it is possible, particularly in the early years of a plan, that the surrender value may be less than the total amount of premiums paid. Professional Portfolio is designed for the medium to long-term investor.**

# How to contact us

You can contact our offices during normal office hours and we will be pleased to help you with any questions you may have regarding Professional Portfolio.

## INTERNATIONAL SALES & HEAD OFFICE

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Regulated in Guernsey as a licensed Insurer by the Guernsey Financial Services Commission under the Insurance Business (Bailiwick of Guernsey) Law, 2002 (as amended).

Generali Worldwide Insurance Company Limited is part of the Generali Group, listed in the Italian Insurance Group Register under number 026.

*Websites may make reference to products that are not authorised or regulated and/or are not available for offering to planholders in certain jurisdictions.*