

# THE COLLECTIVE REDEMPTION BOND AT A GLANCE (NON-UK RESIDENTS)

**This document was last reviewed in January 2016.** Please confirm with your financial adviser that this is the most up-to-date document for your product or servicing needs.

## WHAT IT IS

The Collective Redemption Bond is provided by Old Mutual International Isle Of Man Limited (Old Mutual International) and is a capital redemption contract with a 99-year fixed term. It will continue until the end of the term unless cashed in earlier. At the end of the term the bond has a guaranteed value of at least twice the premium amount you have paid (less any withdrawals or surrenders).

## OBJECTIVES OF THIS PRODUCT

An investment solution designed for clients investing over the medium to long term.

## WHO CAN APPLY?

Anyone aged between 18 and 89 (inclusive).

## PAYMENTS INTO YOUR BOND

- Make one initial investment of at least £25,000/US\$37,500/€37,500, or the equivalent in another currency.
- Add in extra amounts whenever you want, of at least £2,500/US\$3,750/€3,750 (or currency equivalent)\*.
- No fixed term.

These minimum amounts may increase in the future, so please check the latest figures with your financial adviser.

## CHOICE OF INVESTMENT FUNDS

- Extensive choice of internal and external collective investment funds and unit trusts, Eurobonds and currency deposits\*.
- You can transfer in and consolidate other existing collective investment funds or unit trusts\*.
- Switch funds or make deals on assets when appropriate for you.

## ACCESS TO YOUR MONEY

- One-off or regular withdrawals (depending on charging structure, an early withdrawal charge may apply above a certain charge-free allowance).

## SUPPORT

- You can appoint independent investment experts to help manage your portfolio if you wish.
- Old Mutual International will provide administrative support, do paperwork and keep records on your behalf.
- Monitor performance and carry out transactions online through our interactive online service, Wealth Interactive. It's a secure site that gives you quick and easy access to everything you need to know about your bond.

## FINANCIAL PLANING

- Comprehensive range of trust facilities for estate planning and asset protection.
- Option to nominate beneficiaries.

\* Subject to Old Mutual International's acceptance.

## WHAT HAPPENS WHEN I DIE, OR ON THE DEATH OF ANOTHER POLICYHOLDER?

The treatment of your policy when a death occurs depends on whether there are surviving policyholders.

If a policyholder has died and at least one policyholder is still alive, the bond will continue and will automatically transfer to the surviving policyholder(s).

If the last policyholder has died, the bond will continue until the end of the 99-year term. Ownership of the bond will pass to one of the following parties:

- **If there is a nominated beneficiary**, ownership will be transferred to them.
- **If the bond is subject to a trust**, then the bond is still owned by the trust and a trustee must be appointed as a policyholder.
- **In all other cases**, ownership will be transferred to the legal personal representatives of the deceased policyholder's estate. They can then choose whether to:-
  - keep the bond and appoint a beneficiary to become the policyholder by executing a deed of assignment, or
  - encash the bond to pay the proceeds to your estate's beneficiaries.



To ensure you fully understand all the risks and benefits of the Collective Redemption Bond, you should also read the Policy Terms. At Old Mutual International, we believe strongly in the benefit of financial advice and encourage clients to review their circumstances and financial planning needs with their financial adviser before investing in the Collective Redemption Bond. You should also ensure you have obtained information on the funds you are investing in, which is available from your financial adviser, or from our website [www.oldmutualinternational.com](http://www.oldmutualinternational.com)

### [www.oldmutualinternational.com](http://www.oldmutualinternational.com)

Calls may be monitored and recorded for training purposes and to avoid misunderstandings.

Old Mutual International Isle of Man Limited is registered in the Isle of Man under number 24916C.

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