

International Investment Plans

1 What are International Investment Plans?

International Investment Plans offer access to professional, international money managers. These Plans make it possible for investors to participate in a wide array of carefully selected securities through the purchase of one investment account.

2 Who Are These Plans Designed For?

International investors who want the security of a confidential, U.S. dollar-denominated investment account, which can be invested in a wide selection of investment choices, and which can be passed on from generation to generation. Often a corporation or trust owns an International Investment Plan on behalf of an investor as part of an estate plan.

3 What Should I Look for in an International Investment Plan?

You should look for a Plan that offers guaranteed estate benefits, capital guarantee options, and liquidity options along with a wide range of investment choices, such as equities and bonds.

4 What Are Guaranteed Estate Benefits?

Since International Investment Plans are designed to meet the unique needs of the international investor, many plans offer important estate planning benefits. You should seek out a plan that provides benefits that are capable of guaranteeing that your beneficiary(ies) would never receive less than the original investment, coupled with the opportunity for the estate to receive a larger benefit based on the growth of the account. Make sure that you can designate family members or their estate as beneficiaries under the plans, thereby making certain that the investment is protected and can be passed on to future generations. A plan should be flexible and permit you to add or change beneficiaries at any time.

5 What are Capital Guarantees?

Certain International Investment Plans offer investors a benefit which will guarantee that they will receive no less than the original investment at the end of an elected period of time. This allows you to take advantage of investing in global markets with no downside market risk to the initial investment. Therefore, with this benefit, you have the freedom to invest as aggressively as desired.

6 Do These Plans Allow Me Access to My Money?

Although International Investment Plans are designed to be long-term investments, you should look for one that provides liquidity features allowing you access to your money at any time. Certain redemption fees may apply.

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7 How Do International Investment Plans Ensure Confidentiality?

Many International Investment Plans make use of a trust arrangement through which investments are purchased on behalf of the investor according to the investor's instructions. As a result, the trust ensures investor confidentiality and additional asset protection.

8 Are There Any Tax Advantages?

Many International Investment Plans are not subject to U.S. federal or state estate taxes. Of course, you should always consult your tax advisor for further information.

9 Will My Money Be Safe?

Certain International Investment Plans utilize separate accounts to protect the assets of the investor. Investors should select a Plan that uses separate accounts to ensure that their assets are effectively insulated from liabilities, which may arise in other accounts or in the general account of the company. Separate accounts create a level of certainty that all of the investor's assets are protected no matter what may happen.

10 Who is not Eligible to Purchase These Plans?

International Investment Plans cannot be sold to a "U.S. Person". A U.S. Person includes a U.S. citizen, a U.S. resident and a U.S. corporation, partnership, trust or other legal entity. Other countries may also limit participation in international investment plans.

11 How Can I Get More Information?

Your advisor can discuss your investment objectives, time horizon, and risk tolerance and can arrange for materials on a specific International Investment Plans to be sent to you. The advisor may then discuss an International Investment Plan in detail, including specific product features and benefits, and can assist you in completing all necessary application forms.