

Transact Offshore Bond

Target market

General Offshore Bond information

The Transact Offshore Bond is a whole of life assurance policy for clients, or lives assured, aged under 90. Clients can invest with a spouse or partner. It is also available to trusts, companies and partnerships.

The Transact Offshore Bond is provided by Integralife International Limited exclusively for the Transact Platform.

Types of investor

The Transact Offshore Bond is designed for retail clients who want to use the services of a financial adviser and have at least £20,000 to invest over the medium to long term (meaning at least five years and more usually a period of 20 years or more). Clients who invest in an offshore bond may want to:

- invest in a policy enabling UK tax deferral on interest, dividends and capital gains;
- wish to access a wide range of investments with the flexibility to switch between them;
- make one-off or regular withdrawals;
- take tax deferred withdrawals of up to 5% of the premium
- utilize trusts as part of their estate, succession or intergenerational planning.

Who the wrapper is not suitable for

Clients should not contribute to a Transact Offshore Bond if they:

- require investment types and/or strategies such as hedging, FX trading and crypto currency trading;
- are not happy to invest over the medium to long term (5 years+);
- need a targeted rate of return;
- are not willing to take any investment risk or loss of capital;
- have not utilised other tax-efficient savings.

Clients' knowledge and experience

The Transact Offshore Bond is suitable for clients who have appointed a UK-based financial adviser regardless of knowledge level or experience.

The clients' capacity for loss and ability to withstand loss

The Transact Offshore Bond offers no capital guarantees and clients must be comfortable to accept some degree of investment risk and have the capacity to sustain capital loss.

The risk/reward profile of the wrapper

The value of clients' investments can go down as well as up, the Transact Offshore Bond contains no investment guarantees and clients could get back less than they invest.

Investment values could be lower than expected if:

- the level of charges increases;
- clients stop or make lower contributions;
- investment values are lower;
- clients take benefits earlier than planned.

The law and tax treatment may change in the future.

The types of financial needs and objectives of the client

The Transact Offshore Bond offers clients the ability to invest in a wide range of funds whilst deferring tax on investment income and gains until the policy is surrendered or the tax deferred withdrawal limit is exceeded.

Costs

For a full breakdown of costs please refer to a personalised client illustration or the Transact Charges Schedule.

Distribution strategy

- Advised: yes
- Non-advised: no



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