



Specialists in Wealth Management

Annuities and Fixed Income Savings



From Principle Assurance



www.imperiumcapital.com

What is an Annuity?



- A fixed financial contract to pay a set amount of money at a set time
- Typical examples include pension payments and fixed income investments
- The main benefits are a fixed stable income, and the regularity of payments
- The main drawback is the lack of flexibility in making amendments to the agreed contract
- Annuities can be relied upon to provide a regular stable income for a fixed term, without reducing the value of the investment portfolio
- Most people use their accumulated pension savings to purchase an annuity when they reach retirement



Option 1: Accumulate Plan



- The savings grow in value with compounded monthly interest over the fixed term, with the total amount (initial deposit and all interest) being paid at maturity
- Because of the compound interest, interest is earned not just on the initial deposit, but also on the accumulated interest
- Additional death benefit is included at no cost, which is 10% of the investment value
- Below are the durations and interest rates available:

Term Option	Fixed Interest Rate	Total Term Growth	Maturity Value of \$100,000 Investment
5 years	6.00%	33.82%	\$133,822.56
7 years	8.00%	71.38%	\$171,382.43
9 years	10.00%	135.79%	\$235,794.77

- For a personalised quotation for your chosen amount, please contact us

Option 2: Access Plan



- Access provides you with a regular income payment, whilst keeping the value of your savings intact for the full duration selected
- Interest payments are made either monthly, quarterly, semi-annually, or annually, with the initial deposit amount returned at the end of the fixed term
- Additional death benefit is included at no cost, which is 5% of the investment value
- Below are the durations and interest rates available:

Term Option	Fixed Interest Rate	Monthly Payment on \$100,000	Total Value of \$100,000
5 years	4.00%	\$333.33	\$120,000.00
10 years	7.00%	\$583.33	\$170,000.00
15 years	9.00%	\$750.00	\$235,000.00

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Terms & Conditions



- The annuity contracts are fixed, illiquid, and cannot be changed during the term
- The minimum investment amount is USD 10,000 or currency equivalent
- Currencies available: USD, GBP, EUR, HKD, CHF, THB, AUD, JPY, CND, SGD, NZD
- Currency denomination cannot be changed during the term of the contract
- All annuity payments will be made in the currency chosen at the outset of the contract, but can be sent to any bank account worldwide
- Annuities may be purchased directly by individuals, or via a trust/corporation/insurance bond
- Interest rates are fixed and guaranteed for the duration of the term of the contract
- Regular income payments are available on the 'Access' option with a frequency of either monthly, quarterly, half-yearly, or annually; subject to a minimum payment of USD 200 (or currency equivalent) regardless of frequency
- Any applicant may apply for multiple annuities if they wish to diversify their income streams

About Principle Assurance



- An international insurance and pensions company
- Specialises in provision of annuities
- Operates in 120 countries worldwide
- Over 10,000 agents globally
- All liabilities (including annuities) fully reinsured with Lloyds of London
- All annuity and fixed income savings investments sit in cash with HSBC, and are used to maintain the capital ratios required to carry out insurance business
- The high rates of return reflect the value to the company of long term capital on its balance sheet which allows it to conduct high value insurance business
- Licensed and regulated by the Financial Services Regulatory Commission (FSRC)



The role of Imperium Capital



- Full help and assistance with:
 - Completing application forms
 - Answering questions about the products
 - Delivery of policy documents
 - Planning retirement income
 - General help & support
- Imperium Capital staff available for contact by:
 - Telephone
 - Email
 - In person
- Email us at client.services@imperiumcapital.com





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We look forward to welcoming you

as a new client of Imperium Capital

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