CORNHILL
MANAGEMENT

Cornhill International Wealth Builder Account

An investment plan combining lump-sum investment with regular savings to make a unique family investment plan for future generations

The Cornhill International Wealth Builder Account

The International Wealth Builder Account is our family office solution, providing a simple and cost effective investment platform to facilitate multi-generational wealth management. The platform is designed to start future-proofing the financial wellbeing of your family with more ease, taking away the entry barriers which are common to similar solutions available today.

The Wealth Builder provides a one-stop family office solution with all the benefits of a Trust coupled with flexible investment options of lump-sum, regular and combination investments with relatively low initial investment amounts.

Instead of having different vehicles for wealth building, succession and estate planning, the Cornhill International Wealth Builder Account offers all three in a single product. You can rest assured that your wishes are carried out when you are gone, leaving your family in greater control of the finances straightaway.

It also lets you build wealth through a unique open architecture investment platform, enabling you to maintain control over risks and growth preferences. You have the full flexibility to explore growth opportunities around the globe through a single platform that is easy to set up and simple to manage.

Family wealth management.
Taken care of.

Three options to grow your wealth based on personal circumstances

Ensure your family's future is secure, even when you are gone.

Unlike other Trust products, the Cornhill International Wealth Builder Account is unique in that its investment choices are not an either/or option. Instead, it offers regular investment, lump-sum investment or, for the first time in such a product, regular and lump-sum investment combined.

Lump-sum investment

You can invest a lump-sum amount on its own, creating an investment account using Cornhill's unique open architecture investment platform. Through this platform, almost any security with an ISIN (International Securities Identification Number) can be purchased, ensuring you have maximum choice and flexibility. Usually, open architecture platforms such as this have high entry investment requirements. The minimum investment here is comparatively less and is only GBP50,000 (USD70,000/EUR65,000).

Regular investment

Alternatively, you can invest in a regular savings plan only. This option retains complete flexibility for you as you get to decide what and when to save on a monthly basis with no penalties for missing contributions (we only request that the overall target investment is met at the end of the term). It also allows you to withdraw any excess above 10% of your target investment amount if needed, making this a good vehicle to save for big-ticket items. The minimum regular investment into this plan is GBP1,000 each month.

A combination of both

Finally, you can invest a lump-sum and a regular savings amount, giving you a one-stop solution for all your investment needs via an open architecture investment account and a regular savings account. The minimum upfront investment is GBP30,000 (USD40,000/EUR35,000) followed by GBP200 (USD300 and EUR250) each month.

Setting up the investment is also easy with the administration process handled by Cornhill's dedicated global administration and services team, ensuring that the Trust starts working for you as soon as possible.

Why a Trust?

Trusts can be used to manage and protect assets, control the distribution of wealth, preserve privacy and avoid lengthy probate situations. There are also myriad tax efficiency benefits, estate planning benefits and wealth preservation benefits to be had from setting up a Trust.

But at the end of the day a Trust delivers what we all want and that is peace of mind. Who doesn't want the comfort and security that comes from knowing that the assets we've worked hard to create are safe and secure, and that one day they will be made available without question for the benefit of those nearest and dearest to us in a way that we want them to be? This is the true beauty and value of a Trust – it provides clarity and certainty from the moment the Trust Deed is signed. A will on the other hand only comes into effect once someone has passed away and even then, it is open to protest and interference.

In line with Cornhill's aim of removing barriers to entry and making world class investment solutions available to more people, the Cornhill International Wealth Builder Account opens the door to those who may traditionally have viewed Trusts as instruments available only to the most wealthy investors.

The Cornhill International Wealth Builder Account is the most cost-effective way to access a Trust and all its inherent benefits, while having access to two flexible investment options.

Instead of asking why a Trust perhaps you should be asking why not?

Peace of mind for you and your family.

The real value of the Cornhill International Wealth-Builder Account

The Trust helps protect your wealth in 'real life' situations in a way that simply leaving a will might not. Here are three examples of situations in which the true value of the Cornhill International Wealth Builder Account can be seen:

Forced heirship

Forced Heirship is a set of rules that govern how a deceased's estate is to be distributed after he or she has passed away. Forced heirship, which exists in most civil law jurisdictions and in Muslim countries which follow Sharia Law, typically guarantees a portion of the estate to a defined list of relatives, usually also stipulating the order and the proportions that the heirs are to inherit.

But when a Client or Settlor moves their assets into the Cornhill International Wealth Builder Account the Trustee becomes the legal owner of those assets and, as such, they no longer form part of the Settlor's estate at the time of his or her death. This means they do not fall under the rules of Forced Heirship and can be distributed by the Trustee in accordance with the Settlor's wishes.

Probate

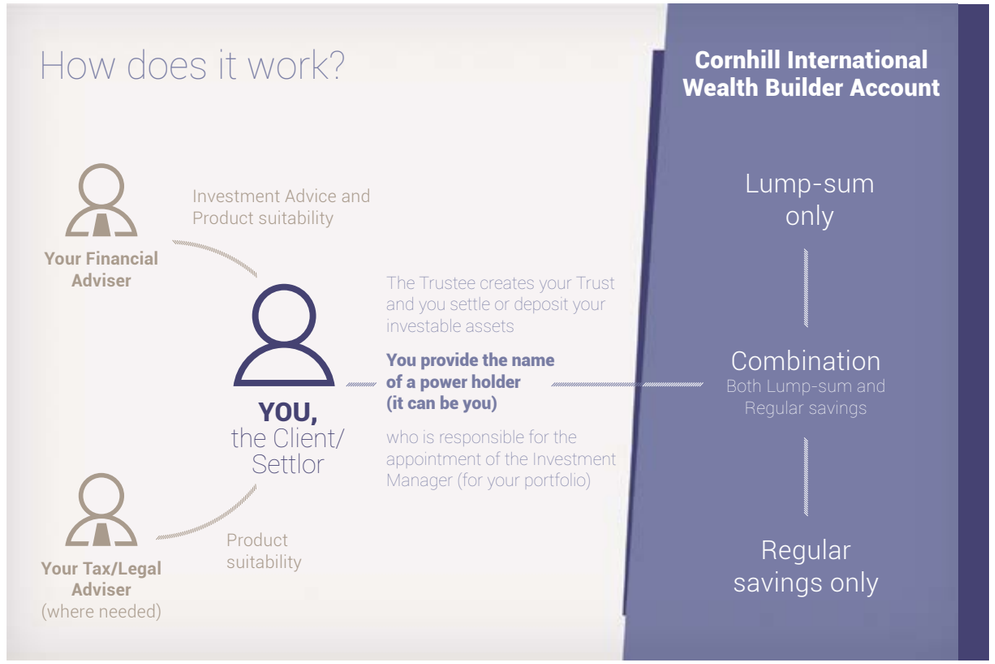
Probate is the process a court goes through when concluding a deceased person's legal and financial matters. It involves validating a will (if there is one) then distributing the estate among the deceased's heirs. The process can be very lengthy - potentially causing problems if heirs need their inheritance to pay time sensitive expenses - and costly if the will or the distribution of assets is contested. It is also a matter of public record so anyone with the time and the inclination can find out what each person named in the will received.

Setting up a Trust transfers ownership of any assets to the Trustees, effectively allowing for any heirs or Beneficiaries of the Trust to bypass the probate process, saving your family time and money while protecting their privacy at a delicate juncture.

Asset protection – especially good for entrepreneurs

By definition entrepreneurs are people who thrive on innovation and change. They love taking on the risk of a new business, often putting everything on the line in search of success. This dedication to a cause can pay off handsomely but it is not without risk. The Cornhill International Wealth Builder Account is the perfect vehicle for protecting against the risk of failure, of losing everything. An entrepreneur who places assets in the Trust no longer legally owns those assets therefore they cannot form part of any claim against the entrepreneur should anything go wrong with a new business venture. Using the Trust to protect hard earned assets can insulate the family from the ups and downs of business. The Trust can then be set up to provide an income, protect the children's inheritance or pay for expenses such as school fees.

How the Trust helps grow wealth



Sleep soundly.
Your money is working for you and your family.

Product partners

The Cornhill International Wealth Builder Account is managed and administered by Cornhill Management in partnership with Trust specialists Whitmill Trust Company Limited.

Cornhill Management

Cornhill Management is an independent investment company offering flexible and comprehensive financial solutions for investors globally. We are a fully-regulated and MiFID-compliant financial solutions provider dedicated to supplying a full range of investment services and products.
Our aim is to create opportunities for more people to access world class investment solutions. By removing barriers to entry, they too can realise the current global potential to grow their wealth.

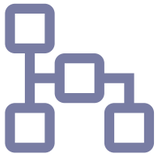
Whitmill Trust Company Limited

Established in 1992, the company has grown to become a leading boutique provider, specialising in the formation, management and administration of off-shore structures as well as providing flexible wealth planning solutions. A regulated and licensed fiduciary company, Whitmill delivers highly personalised expertise via offices in Jersey, Gibraltar and Switzerland.

Benefits at a glance

A personal Trust delivering:

- Cost and tax-efficient multi-generational estate planning, letting you pass on more of your wealth
- A confidential Trust structure to carry out your instructions on the distribution of the assets within the Trust following death
- Giving your family access to the wealth as soon as possible, potentially without estate and probate duties
- Managed by fully-regulated Trust experts, ensuring your family's financial future is in the right hands



An open architecture investment account providing:

- Access to a unique platform putting you in control of exploring the full investment options to grow your wealth
- Relatively low lump-sum investment, so you can start building your wealth early
- The ability to switch investments free of the usual bid/offer spreads, giving you a low-cost solution to maximise your investments
- 24/7/365 online access to monitor your portfolio, so you can modify your investment approach quickly

A choice of investment options giving:

- Complete flexibility on whether you want to invest a lump-sum only, a regular amount only or a combination of the two
- Your regular investment amount can be changed according to your financial situation at the time
- No penalty for missing regular payments or making withdrawals. The only requirement is that the target investment amount is met at the end of the term

Why the Cornhill International Wealth Builder Account is the right product for multi-generational wealth building

It delivers open-architecture lump-sum and/or regular investment opportunities conveniently packaged under a Trust, is easy to set up and is managed and administered by expert Trust and financial product partners who are leaders in their fields.

This means you can sleep soundly at night, knowing your money is in good hands, working for you and your family, now and in the years to come.

Contact us

To find out how you can invest in the Cornhill International Wealth Builder Account, contact your financial adviser or get in touch with us at:

sales@1cornhill.com
Cornhill Management Ltd
1 Cornhill, EC3V 3ND, London
United Kingdom

Important note

The information presented here has been issued and approved by Cornhill Management Ltd (London)('Cornhill'). It is a summary and intended for discussion purposes only. It does not create any legally binding obligations on the part of Cornhill. This brochure should be read in conjunction with the Trust Deed and General Terms and Conditions relating to the Cornhill International Wealth Builder Account.

Cornhill believes all information presented to be accurate and reliable at the date of publication. No representation or warranty, express or implied, is made by Cornhill or its managers and directors as to the accuracy, timeliness or completeness of this information; nor do we guarantee this brochure to be error-free. Product specifics are subject to change without notice.

Past performance is not a guide to future performance and the value of investments can go down in value as well as up, so you could get back less than you invest. It is therefore important that you fully understand the risks and commitments involved with this product. This brochure aims to provide summary information only – it does not provide personal advice based on your circumstances. If you are unsure of how suitable this product is for you, we recommend that you undertake an independent assessment of the appropriateness of the product in light of your own financial objectives and circumstances as well as seeking personal advice from your Financial Adviser.

CORNHILL
MANAGEMENT