



Cornhill Regular Investment Account

A unique regular investment plan designed to help families seeking long-term prosperity

THE CORNHILL REGULAR INVESTMENT ACCOUNT

The Cornhill Regular Investment Account, or CRIA, is a unique regular investment plan and one-stop family office solution, providing a simple and cost effective investment platform that facilitates multi-generational wealth management.

Unlike other regular investment products, it offers all the benefits of a Trust coupled with a regular investment plan with relatively low initial investment amounts. The Cornhill Regular Investment Account allows you to consolidate your wealth building, succession and estate planning together in one investment vehicle, simply and easily. With the CRIA you can rest assured that your wishes will be carried out when you are gone, leaving your family in greater control of the finances straightaway.

Take care of your regular investment needs and ensure your family's future is secure, even after you are gone.





HOW IT WORKS

The Cornhill Regular Investment Account allows you to successfully plan for life's big events. You may want to invest regularly with your children's education in mind. Or maybe you just want to invest regularly so you can pass your wealth on to the next generation.

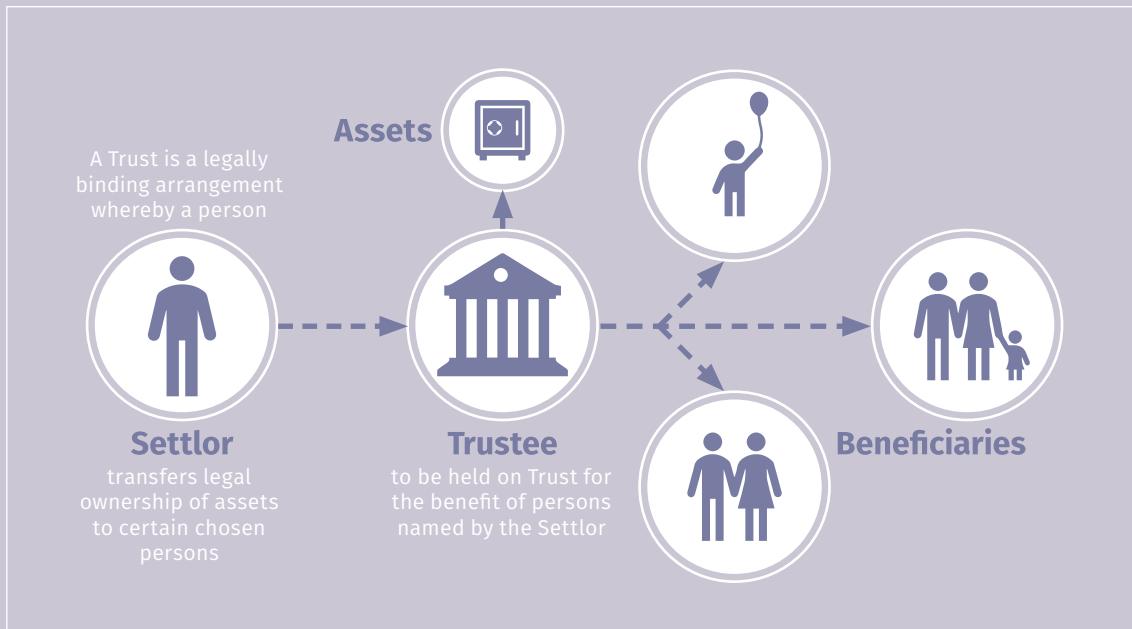
The CRIA allows you to make regular payments into your investment account. Although regular, you remain in control of the investment, choosing

the frequency and amount you invest. And together with your Financial Adviser you are free to manage your investment portfolio and grow your wealth. At the same time, you get all the benefits of a personal Trust – something normally only available in much more complex, or expensive, products.



WHAT IS A TRUST?

Although there are different types of Trusts with various purposes, they all have the same fundamental structure:



Trust Deed

The Trust is governed by the Trust Deed – it controls things like:

- the legal transfer of ownership
- the distribution of assets to Beneficiaries
- the powers Trustees have in dealing with the Beneficiaries

WHAT DOES A TRUST PROVIDE?

- Privacy – assets are held in the Trustees' name, with the identity of the Beneficiaries kept confidential
- Preservation of wealth – a Trust may be used to preserve assets and keep them within the family
- Asset protection – a Trust may protect assets from legal claims such as Forced Heirship and Probate
- Succession planning – a Trust is an effective tool for succession planning allowing you to ensure that assets are passed on in the way that you wish without fear of legal challenge



A TRUST ADDS REAL VALUE TO THE CORNHILL REGULAR INVESTMENT ACCOUNT

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. This is the true 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.

The Trust helps protect your wealth in 'real life' situations in a way that simply leaving a will might not. This includes situations such as:

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 CRIA 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 CRIA 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.



INVESTMENT OPTIONS

The Cornhill Regular Investment Account allows you to start investing for your future as early as possible, and is open to investors from age 18. With a minimum term of 12 years and a maximum term of 35 years you choose how long you invest for. Even at the end of your term you don't have to close your account, you may keep your money invested and continue to contribute if that's what you want to do. You also set the frequency – monthly, quarterly, half yearly, yearly – and the amount of regular investment contributions, giving you control and flexibility over your investment. This comes with the added flexibility of penalty free

payment holidays. No special initial investment is required, only a minimum equivalent of one monthly payment. But this initial investment is not a charge, meaning your money works for you from day one.

One of the unique features of the product is its low minimum investment at just 200 USD per month. This is something quite special for a regular investment solution offering all the benefits of a Trust.



YOUR CHOICE OF INVESTMENT MANAGER

As it is your money you are free to appoint an investment manager to look after your investment portfolio. You may wish to appoint a Financial Adviser that you trust and have worked with in the past or even a Discretionary Fund Manager. The choice is yours. Together with your investment manager you are free to map out an investment strategy to suit your requirements and long term

financial goals. We recommend reviewing this strategy annually (at the very least) to ensure that your investment plan is on track and your money is working hard for you. And with Cornhill's investment platform you will have the opportunity to invest in assets in different markets, currencies (USD, EUR and GBP) and classes (bonds, equities, fixed income), around the world.



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 II-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

A unique regular investment solution delivering:

- Flexibility – the amount and frequency of regular investment can be changed at any time and there are flexible drawdown options once the investment term is reached.
- No penalties – there are no penalties for missing contributions (providing an overall total Target Investment Amount ('TIA') is reached before the account's maturity date).
- Control & Certainty – investors have total control over the distribution of assets, deciding when and who gets to benefit from the wealth they have created.
- Online Access – investors have 24/7 online access to see how their investments are performing.



CONTACT US

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

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MANAGEMENT



The Cornhill Regular Investment Account is administered by International Investment Platform o.c.p., a.s. Slovakia