



Ioma Life fact sheet



What is your corporate background?

The IOMA Group administers or manages over \$8 billion of funds for global clients. As a niche wealth manager, we have a proven track record in innovative solutions that deliver results and mitigate risk. The IOMA Group offers a highly personal service.

What proposition do you offer?

A range of IHT solutions are available. Structured as a series of maturing endowments, which mature on predetermined dates, the solutions provide the following benefits:

Estate Control Bond (ECB)

- IHT free after 7 years, growth immediately.
- Flexible 'income' for the Settlor.
- Multiple lives assured.
- Money can be advanced to Beneficiaries at any time.
- Open architecture.
- Initial, on-going and/or ad-hoc Adviser Charge payments available.
- Chargeable Lifetime Transfer.

Estate Management Bond (EMB)

- IHT free after 7 years, growth immediately.
- Flexible 'income' for the Settlor.
- Single life assured.
- Open architecture.
- Initial, on-going and/or ad-hoc Adviser Charge payments available.
- Additional tax benefits.
- Chargeable Lifetime Transfer.

Estate Transfer Bond (ETB)

- Potential for an immediate IHT discount.
- IHT free after 7 years, growth immediately.
- Flexible 'income' for the Donor(s).
- Single or joint life assured.
- Open architecture.
- Initial and on-going Adviser Charge payments available.
- Additional tax benefits.
- Potentially Exempt Transfer.

We also offer a range of single premium offshore bonds to suit different client needs. These include a stand alone bond designed for UK residents and a highly personalised bond.

Why should I consider using your third-party administration service?

We have the appetite, the people and the systems to build solutions that deliver excellent results. By using life assurance as an effective wealth management tool, we help our clients:

- create international holding solutions that assist succession planning
- manage tax and inheritance planning efficiently
- preserve and enhance wealth

We relish challenges. Working with clients, advisers and alliance partners, we set out to create products around specific needs. Whether we are creating a new type of product or designing a one-off structure, we apply high levels of skill and care to the task. Because of the way we work, the products we design appeal to international investors from different countries and jurisdictions.

Where can I access further information?

www.iomagroup.co.im

What are the additional charges?

Full details can be found in the library section of our website:

www.iomagroup.co.im/IOMALibrary-Life.aspx

Who should I contact to discuss the service further?

Please get in touch with us on 01624 681200 and ask to speak to the Relationship Manager team who will be more than happy to discuss our solutions in greater detail.