



SOTERIA
- TRUſTS -

THE FLEXI BUILDER TRUſT ACCOUNT
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THE FLEXI BUILDER TRUST ACCOUNT

Available to people of all nationalities, whatever their occupation, wherever they choose to live. As long as you have the necessary resources you can efficiently plan for yours and your family's future. The Soteria Flexi Builder Account has been established under the domestic Trust legislation of Hong Kong, the world's third largest International Finance Centre after London and New York.

INTERNATIONAL PLANNING

Modern and globally mobile individuals need to plan for many different eventualities. The Soteria Flexi Builder Account offers everybody the opportunity to do so in a cost and tax efficient manner. Subject to your country of residence, this account can provide tax freedom on capital growth and tax freedom to your beneficiaries on death. It is a truly International Account made available to individuals, partners and corporations, at the discretion of the Trustee.

The Flexi Builder is a Master Trust arrangement, administered by ILS World and made available via the Gravitas Finance LLC investment platform. The ILS World Group was established in 1991 and today administers structures with assets in excess of \$250 Billion. Their quest for excellence, on top of the high standards set by their regulators, starts at Head Office in the Isle of Man, and is a common theme throughout their other offices in UK, BVI and Hong Kong.

In addition to the regulatory regimes they adhere to, ILS World have Professional Indemnity Insurance at cover levels in excess of those required. They choose to carry excess levels of cover in order to send a clear message to clients that whatever the eventuality, they are in safe hands. No two individuals are alike, but the consistencies that ILS World clients can rely upon are the knowledge, experience, professionalism and efficiency which emanates at the most senior level and from there cascades down to every member of the dedicated teams operating within the Group.

These are just some of the many attributes displayed by ILS World, qualities you would expect and peace of mind for those engaging a professional Trustee and Corporate Services Provider.

This document should be read in conjunction with the Soteria Flexi Builder Trust Account Key Facts and Features document.

For more information about the Flexi Builder Trust Account visit www.soteriatrusters.com or contact enquiries@soteriatrusters.com

THE BENEFITS OF SOTERIA FLEXI BUILDER

- Available to all nationalities
- Contributions can be made on a regular basis or by lump sum
- You can increase or decrease contributions at any time
- You can cease regular contributions at any time after a qualifying period
- You can make additional lump sum contributions at any time
- Savings terms of 5, 10 and 15 years
- Provides access to 12 Risk Graded Model Portfolios from Asset Allocation & Research LLC
- No regulatory restrictions on contributions
- The Trust arrangement avoids the time and expense of probate following death
- Assets are held on a non-vested basis by the Trustee, ensuring no deemed disposition on death
- Multi generation legacy planning
- No Inheritance Tax*
- No forced heirship
- 100% creditor protection
- Tax efficiency Capital Gains Tax (CGT) deferral during accumulation*
- No Common Reporting Standards (CRS) reporting for individual account holders*
- Foreign Account Tax Compliance Act (FATCA) reported by Trustee for US Nationals and connected persons

**subject to individual circumstances*



PLAN FOR THE FUTURE AND FOR FUTURE GENERATIONS

There are certain things in life that are expected to happen and that we look forward to, some of which will appear on an individual's wish list. Whilst the list below is not extensive, it will almost certainly have some reference to most people's life cycle and aspirations. Each of these events requires capital before, during, or long after. The Soteria Flexi Builder Account has been designed with flexibility and access to capital in mind, and can help you to relieve the financial burden when any of the following occur:

- 1st child being born, followed maybe by a 2nd, 3rd and 4th
- Children's private education
- Children go off to college and/or university
- Children getting married
- Children settling down and buying their first home

Before you celebrate the birth of your 1st grandchild, followed by 4, 5 or 6 more... Grandchildren go through private nursery, junior and high school before heading off to college and/or university.

By now you are well into retirement, enjoying plenty of travel and spending time with the great grandchildren.

The above events, and other such memorable milestones, stay in our hearts forever. They often have a significant financial impact on yours and the family resources. Given that we know the vast majority of these events will come our way, does it not make sense to plan properly, so that you are prepared and ready to enjoy them as they occur?

Imagine a low-cost trust account that allows you to plan and save for all those events and more. Everything in one place, via one platform, under one protective roof. The Soteria Flexi Builder Account in conjunction with Gravitas Finance LLC and UK & US based portfolio manager Asset Allocation & Research LLC, enables you to do just that.

It has all bases covered and allows you to deal with all the nice things in life with the added flexibility of being able to manage all the 'what ifs' as well as your 'Plan B' as they occur.

A Discretionary Trust that provides you and your loved ones the ability to save and shelter your assets from harm for as little as £500 per annum. The account allows you to save from £500 per month and invest lump sums from £2,500 (or currency equivalent).

A low cost, tax efficient Trust and investment account, that allows access to 90% of your investment without penalty as and when it's needed, and comes complete with a range of Trustee approved Risk Graded Model Portfolios which are constructed by a UK & US regulated asset manager.

PREPARE FOR THE UNEXPECTED

A FLEXIBLE SAVINGS & INVESTMENT ACCOUNT

There are many life events that can have a dramatic effect on a family's financial plans. These disruptions can cause a loss of income and lead on to additional unplanned spending. This 'double hit' will likely bring the ability to save to a standstill, and to the premature withdrawal of savings that had been set aside for future goals, such as retirement. When a financial plan doesn't consider these potential setbacks, the funds used to deal with such events, are often the funds that had been set aside for future goals. While the financial impact caused by such challenges can be very hard, there are ways that families can plan and insulate themselves from the worst of the financial impact. Taking a practical and proactive approach to these risks allows families to implement changes to their financial plan as they go. This puts them in a more secure position, as well as providing some financial peace of mind. Most people will have the retirement they desire, but only if they follow their financial plan and continue to work and save through to normal retirement age. Given that we don't know exactly where and when these setbacks might hit us, it's wise to consider the impact a devastating disability or illness would have on our financial goals, and plan accordingly.

VISUALISE YOUR NEEDS

WHAT IF YOU WERE FORCED TO RETIRE AT AGE 55 INSTEAD OF AGE 65 AS PLANNED

Loss of income, drawing down on savings and medical costs over and above what is covered by any private or government funded health programs, can quickly add up and become a financial burden on a spouse or family. The impact can be even more devastating if you are single and have no one else to rely on for financial support.

THE FINANCIAL IMPACT OF DISABILITY OR MAJOR ILLNESS

Consider a couple whose financial plan gets derailed 10 years early, at the age of 55. The dual impact of less household income and potentially more spending could turn their financial plan from one that had been accumulating savings and which would last until at least age 90, to one where the family's whole savings will be exhausted by the age of 77.





IT WILL NEVER HAPPEN TO ME

There are many other events that could have a significant financial impact on the family. An unexpected career change coming as a result of a company restructuring, or even worse, an employer bankruptcy. There are many things that can cause financial distress, most of which result in financial hardship and a different lifestyle to that originally planned. On the positive side, a family might be the recipient of a windfall or inheritance, allowing them to realise all of their financial goals overnight.

At Soteria Trusts we believe forethought and proactive planning go hand in hand with professional advice. Make sure you prioritise your goals and turn them into a reality.



HAVE A PLAN

A plan starts with a goal. What do you want to achieve with your money?

Do you want to build a dream home in ten years?

Perhaps you want your children to be able to go to university in fifteen years?

Or do you want to have a secure and comfortable retirement?

A goal helps to establish a timeline and to evaluate how much risk you should take on.

From a goal comes a plan that needs to be flexible, diversified, and is regularly reviewed to keep it on track.

BE PROACTIVE ABOUT MANAGING YOUR RETIREMENT

If you're not already investing for your retirement, start now.

What are you waiting for?

You need to be on the ball with your retirement planning, and the earlier you start, the less you'll have to save.

Starting a plan now means that you won't have to save as much as you will need to if you leave it a few more years before getting started.

STICK TO YOUR PLAN

You can't react emotionally to what stock markets are doing. Markets are going to go up and down – that's what they do. When you invest in stocks, part of the investment journey means enjoying the gains during years when they are up 15 or 20%, but holding on for dear life during times like the Global Financial Crisis of 2008 and the CoVid-19 pandemic of 2020 when some markets fell by over 40% overnight. If you jump out when markets are tumbling, all you're doing is locking in the losses. Think twice before moving to something more conservative as you'll be giving up the 'bounce' that markets invariably get once they have bottomed and normality returns.

A close-up photograph of a man and a woman smiling at each other. The woman is on the left, wearing a white lace top and a chunky necklace. The man is on the right, wearing a dark patterned shirt. They are outdoors at night, with warm bokeh lights in the background.

WHY CHOOSE THE
SOTERIA FLEXI BUILDER
TRUST ACCOUNT?

INVESTMENT RISK

WHAT IS RISK?

When it comes to investing, the unfortunate reality is that it's impossible to generate a return without taking on some level of risk. Even keeping your money in the bank involves some risk as there is always the possibility that the bank may fail. Consequently, when trying to generate returns over and above those available from the bank, the only possible method is to take on more risk. What goes hand-in-hand with taking more risk is the potential for suffering losses, which is why it is of vital importance to get the risk/reward balance right at outset.

WHAT IS RISK PROFILING AND WHY IS IT IMPORTANT?

In short, risk profiling is a method of determining the risk appetite an individual investor is comfortable to take on, and is an indication of the extent to which the investor is prepared to accept a short-term fall in the value of their investments as markets go through their normal ups and downs. These fluctuations which often, see the value of investments fall dramatically, and which are often followed by periods of uncertainty and panic selling, are known as volatility.





WHY USE A DISCRETIONARY MANAGED SERVICE (DMS)?

- Your portfolio is overseen and managed by experienced, highly qualified investment professionals
- Investors benefit from constant monitoring of world markets and all asset classes, coupled with active and timely portfolio management decisions
- Portfolios are constructed and monitored within risk parameters agreed by the Investor, Trustee and Manager
- Low cost, tax efficient structures utilised wherever available
- Total transparency – access to institutionally priced assets
- Access to global investment opportunities
- Diversification with concentration on top performing managers, sectors and industries



WHY PARTNER WITH ASSET ALLOCATION & RESEARCH AS YOUR DMS?

INVESTMENT PHILOSOPHY

AAR believe that one of the greatest risks to an investment portfolio is a lack of diversification; in other words, concentrating all investments to one sector or one fund manager. Soteria Trusts aim to remove the risks associated with a traditional Discretionary Fund Manager by outsourcing the service to an independent third-party specialist (AAR) and in doing so eliminate any bias or conflicts that may exist.

Utilising such a specialist would appear to take control away from the intermediary, but that isn't the case with Flexi Builder and AAR. Intermediary firms receive an abundance of analysis and reports on a regular basis and remain integral to the overall relationship. They act as the conduit and liaison between the investor, Trustee, AAR and the platform. The intermediary is appointed as the servicing agent of the Soteria Account and is given access to all research, analysis and reporting from the counterparties.

AAR believe that in today's economic environment traditional portfolio management is no longer as efficient as it used to be. The everchanging landscape inflicts increased levels of volatility on what were once regarded as traditional 'safe' investments. Conversely, riskier assets can also see much lower levels of volatility and lower levels of growth.

Taking into consideration this new norm of market behavior, AAR place an emphasis on medium to long term investment trends underpinned by lower levels of growth, lower levels of inflation and a low interest rate environment. Low interest rates, aimed at stimulating economic stability and market growth, and which came about following unprecedented levels of interference by Central Banks, have created an imbalance between risk and return across what used to be the traditional underlying parameters of Conservative, Moderate and High Risk. In response to this shift, AAR have developed a range of risk graded model portfolios for investors to utilise. Due to this evolution, AAR currently favor investment strategies that offer exposure to global equity markets. Liquidity of the underlying securities is paramount to the overall efficiency of this diversified range of portfolios catering for a wide range of objectives and time horizons and which have a focus on growth and income.

AAR work closely with Castlestone Management LLC, making full use of their resources and experience. In this regard the mandate handed to AAR by Soteria Trusts allows that up to 25% of each portfolio can be allocated into Castlestone Funds where it is felt that their addition will add value to the overall proposition.

Asset Allocation & Research LLC is a US regulated entity, registered under the New Jersey board of Securities. Castlestone Management LLC is also regulated in the United States and manages funds that are UCITS regulated and FCA approved.

Additional information about Asset Allocation & Research LLC is available on the United States Securities and Exchange Commission's website at www.adviserinfo.sec.gov.

In conjunction with Soteria Trusts and the Gravitas Finance LLC platform, clients invested into the AAR portfolios can expect the following:

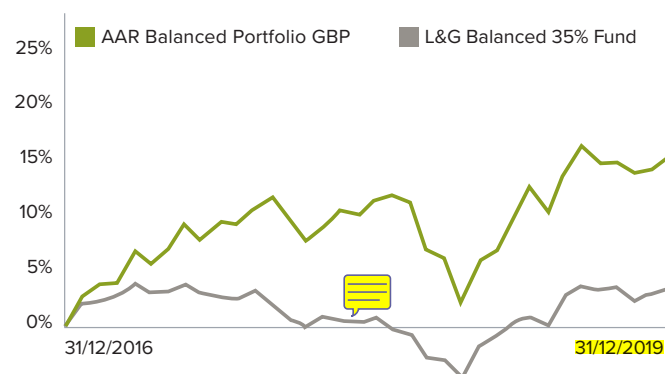
- Daily monitoring of portfolios in line with the published Investment Process and mandate given by Soteria Trusts. If changes are required due to market shifts or anticipated movements, then recommendations are made and sent for Trustee approval before execution.
- Monthly market report and commentary detailing performance of individual holdings and portfolios, highlighting market conditions and outlook for the coming period.
- Quarterly rebalance of all portfolios delivered in line with published servicing standards. A focus on Diversification and the use of low-cost, daily traded instruments to keep expense ratios down to a minimum.

A track record that speaks for itself

Since the launch of the service in 2017 the AAR model portfolios have outperformed their benchmarks consistently. The graph below shows how the AAR GBP Balanced Model Portfolio has performed against its benchmark since inception.

The DMS service has proven to be true added value, with portfolios consistently beating their targeted returns. In 2019 four out of six Model portfolios, and six out of six Focus portfolios outperformed their benchmarks. In 2020 all 6 Model portfolios and 6 Focus portfolios beat their benchmarks.

It is that kind of performance which allows savers and investors all over the globe to benefit from the experience and expertise that the AAR team continue to display.



* Date range 1st January 2017 to 31st December 2019

Weighted Total Expense Ratio: 0.46%

Performance Figures are total return, all dividends re-invested

All data is provided by Bloomberg could be subject to change or variations

Investor warning: The value of your investment may fall as well as rise. There are no guarantees on offer and you may get back less than your initial investment. Past performance is not an indicator of future performance nor of how your investment will perform. Investment advice should be obtained from an authorised financial adviser prior to completing any application forms.

Portfolio Name		2017	2018	2019	2020
USD Model Cautious	AAR	5.44	-6.65	12.03	13.39
	Benchmark	10.59	-7.20	12.67	8.59
USD Model Balanced	AAR	11.54	-7.79	17.52	23.29
	Benchmark	13.01	-8.57	16.35	10.38
USD Model Growth	AAR	17.81	-9.77	22.78	17.31
	Benchmark	15.26	-9.11	19.40	11.23
GBP Model Cautious	AAR	3.72	-5.73	3.47	6.58
	Benchmark	2.41	-4.75	6.96	2.38
GBP Model Balanced	AAR	12.28	-8.52	11.39	11.93
	Benchmark	2.68	-7.41	8.37	-0.75
GBP Model Growth	AAR	10.37	-9.82	19.00	14.39
	Benchmark	7.07	-8.58	15.16	0.46

The above table illustrates the actual performance (%) of the AAR Model portfolios since 1st January 2017 - 31st December 2020 in GBP/USD against their respective benchmarks. Performance of the Focus portfolios can be provided on request.



THE KEY BENEFITS OF USING THE AAR SERVICE

Diversification

The structure of the Focus & Model Portfolios allows for greater diversification than traditional DFM solutions. Each asset within an individual portfolio has exposure to a wide range of holdings, invested across different asset classes such as equities, fixed interest, property, currency and cash, as well as different industries and geographical regions. In turn the AAR Portfolios themselves act as collective investments, giving a further level of diversification across multiple investment themes and strategies.

Active, Daily Management

Within these increasingly complex financial markets, we strongly believe that it has never been more important for investors' portfolios to have the flexibility to react quickly to events as they happen and that any changes are carried out without constraints. AAR don't subscribe to the theory that portfolios should be limited to trading only at set points, such as monthly or quarterly. Both the Focus & Model Portfolios are constructed around a blend of direct ETF's and low cost, highly regulated funds, all of which are daily priced and liquid. The liquidity provides the dexterity required and compliments the daily monitoring and active management from AAR.

Access to best of breed managers

AAR strive to find the best investment managers for each asset class, region or theme. Many of these managers place limits on new subscriptions and the total amount of assets they want to manage. Some of what AAR consider to be the best funds and/or managers are not always available unless a pre-agreed allocation option exists. The ability to access such assets within the AAR Model & Focus Portfolios gives investors exposure to best of breed funds and/or managers that are sometimes closed to new investors.

Potential for much lower dealing costs

Utilising the institutional buying power of the Gravitas platform. AAR are able to purchase assets at a fraction of their published cost. In addition, most of the assets held within the Focus & Model Portfolios, can be switched without additional transaction costs. Low costs and a growing importance placed on managers who operate a modern low-cost business model, makes the overall expense ratios of the portfolios a fraction of those published by most DFM's.

Ability to react quickly, taking advantage of short-term opportunities or protecting assets during periods of extreme volatility

The Focus & Model Portfolios are nimble, monitored daily and can have changes made instantly without the constraints of typical set dealing points associated with traditional DFM portfolios.

AAR's role in relation to the Soteria Flexi Builder Trust Account is limited solely to the selection, construction and reporting of the 12 portfolios offered. All execution is carried out by Gravitas following Trustee approval.

DISCLAIMER

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Soteria Trusts is a brand of Business Class Group.

www.soteriatrusters.com

Soteria was the Greek goddess of safety and security and we believe that these attributes are the essential elements in the structuring of your Trust account.

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