



GB

THE
INVESTMENT
PLATFORM

KEY FEATURES

KEY INFORMATION ON THE INVESTMENT PLATFORM

Q. How long has the platform been in operation?

The Investment Platform (TIP) was founded in 2015. TIP was founded due to the overwhelming need for an independent international platform provider that administered investment funds, ETF's, investment trusts, structured notes and equities. The directors and owners of TIP have collectively spent many years working with international intermediaries throughout the world, and have a clear idea of the need for such a comprehensive platform solution.

Q. Who uses the platform?

Intermediaries, family offices, pension funds and trustees across all seven continents, will have access to TIP.

Q. What is the ownership structure?

TIP is owned by Satori Consultancy (MUR) Limited (Satori Consultancy). Satori Consultancy is a Financial Services Company domiciled and regulated in Mauritius.

Q. How financially secure is the platform?

TIP involves each client transacting via their own unique client account, which utilises the proficiency of a bulked, nominee account with either The Mauritius Commercial Bank Limited (MCB), the largest, oldest and most reputable bank in Mauritius or The State Bank of Mauritius (SBM) Every investment placed through TIP is then traded via Euroclear Pie (Euroclear) (the world's largest settlement and fund custodian). Therefore all assets are completely ring fenced and sit with the underlying funds custodian.

Q. What is the role of the platform in my investment?

TIP is designed to enable international Independent Financial Advisors and their clients to manage their investments more easily, by consolidating all the investors' holdings. Through your adviser, you can instruct us to buy, sell and switch collective investment funds directly with the fund manager.

We do not assess or advise on the suitability of your investments as each client needs may differ from others. We do, however, have several relationships with companies that provide investment management services where advisers can utilise the whole of the platform for Discretionary Fund Management (DFM) or even split the portfolio as they wish; where it can be part DFM and part alternative holdings. For more information on this service, speak to your nominated adviser.

OTHERS INVOLVED IN YOUR INVESTMENT:

ADVISER:

Arranges to buy and sell investments on your behalf, and may provide other ongoing services. TIP operates with advisers based in many countries of the world and where possible will work only with regulated advisers in those countries where clear regulation exists. Your adviser has responsibility for ensuring the investment is suitable for you. Your adviser may charge you a fee for the services they provide and may also receive a commission paid out of your product charges.

BANK:

Responsible for holding investors' money, while the money awaits investment in or settlement by funds. This is protection for you as it ensures that the platform cannot mix investors' money with its own.

PRODUCT PROVIDERS:

Banks that offer retail structured products and notes to international independent financial advisers and their clients. Fund managers who allow access to their funds, where investors' money is pooled together and invested according to the managers' investment strategies.

Our custodians and their stockbroking divisions who link to many settlement houses for the purchase of global equities, investment trusts and ETFs.

FREQUENTLY ASKED QUESTIONS:

Q. Who is this platform designed for?

Our service is designed for all international financial advisers and their clients. Traditionally, most investors of international platforms have been expatriates, but increasingly IFAs are looking after the needs of domestic investors who wish to invest outside of their own country and across different currencies. Investors may wish to invest lump sums or perhaps invest more frequently by using TIP as a savings contract. You will need to nominate an IFA in order to use TIP as TIP works exclusively with international independent financial advisors.

Q. What investments are available on TIP?

Structured Products: available across an entire number of international banks such as BNP, JP Morgan, Nomura, Commerzbank, Natixis.

Cash services: Cash accounts available through the international banking network.

Asset classes: UK investment funds, European UCITS, international collective investment schemes.

Equities: Where a jurisdiction allows international investors to purchase equities, these equities can be purchased on TIP.

Additional: investments such as Exchange Traded Funds (ETFs), Investment Trusts, Bonds, Derivatives.

Q. How much can I invest? What are the Investment limits?

Investment funds: There is a small minimum within TIP of £1000/\$1000.

Care needs to be taken with an understanding of the bank charges when remitting smaller amounts of money.

Q. How can I withdraw my money from the platform?

One-off withdrawals: You can request ad-hoc withdrawals from your investments through your adviser or by writing directly to TIP.

You can receive your money into the nominated bank account held in your name

Regular withdrawals: You can set up regular withdrawals from your investment via a cash account linked to investment products. For further information on this, please speak to your nominated financial adviser.

Q. How do I pay for my investments?

Lump Sum Investments

From your own personal bank account by BACS transfer.

Q. What fund price do I pay through TIP?

Fund managers price their funds after all the sale and purchase orders of the day have been received, so you will not know in advance what price you will receive when buying units in a fund. This is called 'forward pricing'. The fund price you pay via TIP depends on the class of fund selected by your investment adviser and whether the fund house will offer this class. This is an issue between your adviser and the investment fund and TIP have no responsibility or influence in this regard. Where possible, investment orders will be consolidated, so that the most efficient trading cost and allocation is achieved.

Q. How can I take income from my investments?

Regular withdrawals

You can set up regular withdrawals from your investment. A regular withdrawal can be set up at outset or at any time during the duration of your plan. Please speak to your financial adviser for more information.

Taking income

You can select to be paid regular income from your investment products.

Cashing in/withdrawal

You can cash in your investment at any time, subject to the availability of the funds from the underlying fund manager. This can be restricted by fund product/type and is subject to the liquidity of the underlying fund or structured product. Please check the product and/or fund key features/key investor information documents for details.

Q. Can I change my investments at any time?

Yes, you can switch between funds, equities and structured products at any time (subject to the liquidity and dealing terms of each asset) to alter your investment strategy, respond swiftly to market conditions or take advantage of new investment opportunities. Please instruct your nominated adviser. Please note that a transaction fee will apply of 0.1% of the assets being purchased or sold in addition to a bank charge of €35 per trade.

Q. What information will I receive about my investments?

Confirmation of transactions- provided for every individual transaction on the next business day after completion of the transaction. Every investor is provided with a personal and secure log in where they can view their portfolio at any time and see all related transactions, cash account balances and fund and structured product purchase history.

Statement(s) and valuation(s) - A statement is provided annually and valuations can be viewed at any time through the secure online service.

Q. Can I cancel at any time?

Your ability to cancel depends on the specific terms of the underlying product. You can find these terms in the relevant product Key Features Documents and/or Fund Prospectuses/Key Investor Information Documents. There may be an exit fee attributable to your TIP depending on when you cancel your contract. Your adviser will be able to provide more details.

Q. Can I move my investments off the platform?

Yes.

You can re-register investment funds or structured products off the platform if the new provider offers the same share class. This means that you do not need to sell out of the funds in order to invest in them again off the platform - you can simply transfer them across. This can reduce the risk of exit fees and potential tax penalties for some products and make the move faster and more economical. Please check carefully with the platform/fund manager you're intending to move to as the availability of your funds with them.



Q. What fund manager charges will I pay?

Annual management charge plus additional charges and expenses.

The amount a fund manager charges every year for the administration of their fund. This charge is factored into the NAV (net asset value) of the fund.

Q. What are the platform charges?

Our standard platform charge is calculated on the value of your investments held on TIP. The platform charge is collected monthly. Your adviser will provide you with details of the platform charge as it may vary depending on each investor.

Q. What is the cost of investing through the platform?

Establishment charge: This fee is deducted at outset and is reflected in a Reserve Account where it will then draw down over five years. The fee may vary depending on each investor.

Annual Management charge: 0.55% pa

Q. How does TIP keep my money safe?

TIP is committed to ensuring that money and investments held on the TIP are as secure as possible. All client money held with TIP is completely segregated from TIP own money and assets. This means they cannot be accessed by TIP should the company fall into financial difficulties.

Money - money held on TIP is held securely in either the MCB or SBM Custodian cash account. Investments - once money is invested with a fund manager, units and shares in the funds are registered through Euroclear/FundSettle. Euroclear are the largest settlement and dealing house in the world and trade across 90 countries and with the majority of the world's leading banks and financial institutions. Holding all client assets with Euroclear as the nominee also streamlines administration and enables TIP to transact efficiently on behalf of clients.

TIP keeps a record of your individual holdings. You remain the beneficial owner of these assets.

Q. Are there any other risks?

Investment Risk

Buying, selling and investing in shares and funds is never without risk. The value of investments or income from them may go down as well as up. You may not necessarily get back the amount you originally invested. In addition there is the potential for reduction in your capital as a result of a fund, structured note or equity sale to meet the set platform charges. We recommend, however, a minimum of between 1- 3% in the cash account at all times to meet these fees. You may also incur Capital Gains Tax (CGT) liabilities should CGT apply in your country of residence.

Platform Risk

One of the reasons why a platform like TIP can administer your investments efficiently is that it bulks investors' money together when investing with fund managers. This means that although you are always entitled to receive the full value of your investment, the fund units are registered in the name of SBM/ MCB with the fund manager as described above. Your individual holding therefore sits under the actual fund custodian, so if for example you place an investment into a fund managed by Fidelity, your holding is treated as if you were investing with Fidelity directly. Any holding within equities and structured products sits under the custody of Euroclear and any cash holding under the custody of SBM or MCB. Should SBM or MCB for example, fail, then the only exposure therefore would be the holdings in your MCB cash account, which again is ring fenced from any creditors that the bank may have.

There may well be other risks associated with the platform and the underlying assets chosen by your financial advisor. For more details, please consult your independent financial advisor.



Q. What types of investors can access TIP?

Individual investors

Joint investors (but TIP requires separate individual application sections completed) Corporate investors - companies looking for investment opportunities

Trustee investors - Managing a portfolio within a legal trust arrangement, with types of trustee investors being:

QROPS **Qualifying Recognised Overseas Pension Schemes**

SI PP **Self Invested Personal Pensions**

QNUPS **Qualifying Non UK Pension Schemes**

And there may be many others. Please speak with your financial advisor should you require more information.

Q. What's the minimum and maximum I can invest?

TIP gives you the freedom to invest lump sums, regular monthly amounts or a combination of both.

The minimum investments you can make are as follows. There is no maximum on how much you can invest directly into TIP.

Lump Sum: £1000/US\$1000/or currency equivalent

Care must be taken to understand the bank charges per fund and per trade.

Q. What happens if I die?

We recommend at outset that you complete a Nomination of Beneficiary form. This form will ensure there is no probate in the event of your death and the proceeds of TIP will be paid quickly and timelessly to your elected beneficiaries. You may also wish to set up TIP in joint names if possible, which would mean that transfer of ownership would be instantaneous in the event of the death of one of the joint applicants. Failure to elect a beneficiary may result in delays on death as a deed of probate may have to be obtained which can be time consuming and expensive.



2nd Floor, Ebene House,
33 Cybercity, Ebene 72201
Mauritius

www.theinvestmentplatform.co.uk
info@theinvestmentplatform.co.uk
+230 4681044