



INTERNATIONAL  
ASSURANCE

FACTSHEET



SOLUTIONS FOR  
FINANCIAL ADVISORS  
AND THEIR CLIENTS



“INSURANCE BUSINESS IS ABOUT PROMISES AND TRUST.

IT IS ABOUT DELIVERING TO THE CUSTOMER IN TIME OF NEED, AND IF THIS CANNOT BE IMBIBED IN A PROFESSIONAL, NEITHER HIM NOR THE INDUSTRY WILL SUCCEED.”

- Tapan Singhel

## MISSION .....

Our mission is to create a better financial future for our clients by offering an extensive, market leading range of products and services to help them build and protect their wealth and lifestyles.

The Company's clients' interests always come first and we have a responsibility to represent each client fairly and equally.

We are committed to being a responsible business with a long-term view and will focus on areas where our businesses can make a material impact.

The Company will continue to be guided by its strong values: Respect, Integrity and Accountability.



## ABOUT US

Our international base is on the island of Mauritius, one of the world's leading offshore financial centres. Mauritius has the ideal time zone to conveniently transact with most of the world. It is a modern, innovative, and user-friendly jurisdiction with internationally recognised standards of regulatory practice.

International Wealth, our savings and investment division, develops powerful investment solutions. We operate through financial advisors, backed up by our well-resourced marketing and support teams. We have earned the reputation for flexible, bespoke plans that meet the needs of our financial advisors and their clients.

International Life provides protection for individuals, their families, their businesses and the employees. Through our network of financial advisors, we help customers achieve lifetime financial security.

As a leading insurance and protected cell company we offer open and transparent products, and provide timely and accurate information to our financial advisors and their clients.





## CLIENT SOLUTIONS

Are you looking forward to an active, rewarding and fulfilling retirement, safe in the knowledge that you are financially secure?

- Do you want your children to receive a first-class education?
- Are you saving for a rainy day?
- Do you want to help your loved ones take care of their financial needs when you are no longer around?

The right product can meet these financial needs. We provide products designed to meet your investment needs and to support your life goals. The right product will include suitable funds and assets that can give you the opportunity to benefit from the growth potential of markets around the world.

### WE OFFER YOUR CLIENTS

- **Single contribution products for growing or protecting your wealth.**
- **Regular contribution products for long-term savings needs like retirement, education and wealth creation.**
- **Life insurance, disability and critical illness cover. The type and level of cover you need depends on your personal needs and circumstances. We offer maximum choice and flexibility, and higher cover amounts at attractive rates.**

## FINANCIAL ADVISOR SOLUTIONS

We are proud to distribute our products through some of the most professional financial advisors in the business. Our products and services help our financial advisors enjoy the support they need no matter where they are based.

Any issue that is raised is resolved by our management team. This team, and the resources that they have access to, are designed around the needs of our financial advisors and their clients. We take every aspect of a clients' financial picture into account in their wealth and risk management plan.

### KEY BENEFITS

- **A highly personalised service from dedicated financial specialists.**
- **Advanced technological systems.**
- **Access to bespoke products and competitive pricing.**
- **Intelligent solutions, tailored to financial advisors and their clients.**
- **A long-term partner who will take the time to understand the specific needs of financial advisors.**

# OUR CORE PRODUCT RANGE

Our product range has been designed with both financial advisors and their clients in mind. We offer flexible solutions whether your client is looking to invest a lump sum or make regular monthly savings.

Choose any fund, share, bond, ETF or structured note which is suited to your client's risk profile and access global equities, fixed income, property, multi-strategy, specialist, alternative, cash and index tracker investment options.

From retirement plans, investment schemes and insurance cover to smart solutions for corporates and their employees we have products to suit the needs of your business and its clients.

## PRODUCT OVERVIEW

**We offer investment solutions that can help financial advisors and their clients reach their life goals:**

- Invest in a tax-efficient environment.
- Plan for a successful retirement.
- Provide an income.
- Create and build wealth.
- Invest globally.
- Protect assets for the benefit of ones' dependents.
- Life insurance to provide security for loved ones.
- Smart solutions for corporates and their employees.
- Group life insurance.
- Lump sum disability cover.
- Critical illness cover.
- Retirement savings schemes.
- Corporate umbrella solutions.
- Plan for any inheritance tax liability.



# INTERNATIONAL LIFE

## 01 | LIFE INSURANCE: INDIVIDUAL PLANS

Let us help protect you and your family from the financial impact of life's unexpected events such as death, disability and critical illness.

Have peace of mind that your loved ones are not financially burdened when you are gone. Our number one priority is your peace of mind. That's why we continually work to bring you innovative life insurance products with benefits that can be customised to meet your needs.

## 02 | GROUP BENEFITS: GROUP LIFE COVER

Employers have an important role to play in their employees' financial lives. It is a responsibility that no employer can take lightly as providing proper care for employees contributes to the stability and desirability of your business, and the financial wellness of your employees.

Our employee benefits solution is simple to implement and easy to understand.

The group scheme protects employees' and their families' financial future. The Plan can be tailored to your business' needs and can include a cost-effective savings or pension solution, life, disability and critical illness cover.

The Plan is a packaged solution and the structure provides an effective legal entity to accumulate benefits and retirement funding.

## 03 | GROUP BENEFITS: CORPORATE SAVINGS SCHEME

The International Life Group Benefit Plan is a collection of individual savings policies arranged by an employer for their employees. It is designed on a group basis so that it is easier to administer. Within the scheme, members have their own personal policy which is a long-term investment savings plan designed to help them plan for their retirement.

Through the Scheme members can invest in a selection of risk profiled portfolios - the Default Investment Solution, or alternatively may, together with their financial advisor or employer, select from a range of managed portfolios, funds or ETFs.

# INTERNATIONAL WEALTH

## 01 | INTERNATIONAL WEALTH: SAVINGS & INVESTMENTS

### THE INTERNATIONAL WEALTH PRODUCT RANGE

- Single Premium Savings Plan (PORTFOLIO BOND)
- Regular Premium Savings Plan (PORTFOLIO BOND)
- Single Premium Pension Plan (SIPP)
- Single Premium Pension Plan (QROPS)

Our products, structured as life assurance policies, are designed as medium to long-term investment solutions to help you achieve your financial goals.

Your portfolio can be tailored to your needs and can include mutual funds, shares, ETF's and structured notes. Your Financial Advisor can help you choose the most suitable investments from International Wealth's product range.

## 02 | INTERNATIONAL WEALTH: WHITE LABEL PRODUCTS

We offer larger financial service providers and financial advisor networks customised white label product solutions. Our protected cell company structure provides our corporate customers with access to International Assurance's long-term insurance business license in Mauritius.

Customers using our white label products can leverage off our integrated back-office expertise and advanced technology while still maintaining their own brand identity and client relationships.

A rapidly changing business environment can cause complexities that can divert a company from its true goals of driving earnings and profitability. Issues like product development, operational execution, technology implementation and maintenance can take preference, lessening the time a business can spend on its core competency. Using white label products can free up the time and resources of an advisory business.

At International Assurance we have the necessary experience to empower your organisation to increase revenues and expand market share.





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