

SAVING WITH

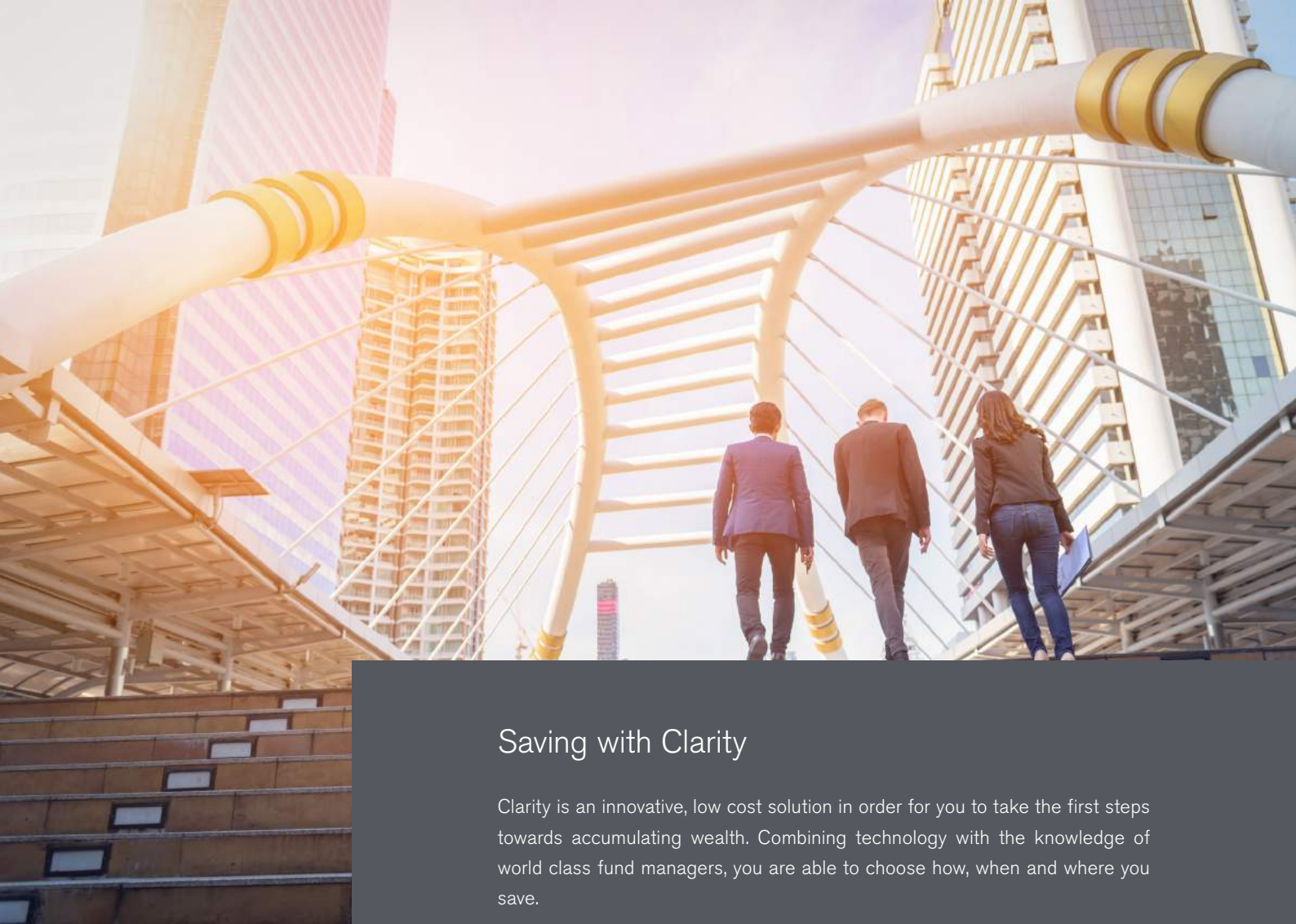
Clarity



**“You don’t have to see the whole staircase
just take the first step”**



Martin Luther King



Saving with Clarity

Clarity is an innovative, low cost solution in order for you to take the first steps towards accumulating wealth. Combining technology with the knowledge of world class fund managers, you are able to choose how, when and where you save.

So, no matter what your future goal is, whether it be early retirement, ensuring your children receive the education they desire or saving for that dream home, Saving with Clarity gives you the control and flexibility to achieve anything.

Clarity is owned and provided by the Veritas Group, a financial services company which provides technology driven, cross border wealth solutions.

Why Saving with Clarity

Clarity has been designed to give you control and flexibility when it comes to saving on a regular basis. To provide you with the choices, of how, when and where.



Starting Off

Open an account with a lump sum

or

Your first step for regular contributions.

* Minimum value \$/£/EUR 500



Deposit Additional Funds

Add further lump sums as and when they occur

or

Save in a disciplined manner on a frequent basis. (Monthly/Quarterly/Yearly)

* Minimum value \$/£/EUR 500



Accessing your money

Take comfort knowing that you can access your investment whenever required.

There are no restrictions on how and when you decide to access your money.



Investment Choice

Gain access to a wide range of investment opportunities from leading fund managers to ETFs



Asset Allocation

Benefit from selecting a Model Portfolio based on your attitude to risk so you don't have to worry about investment decisions.



Portfolio Rebalancing

Rebalance your portfolio or make changes to your assets to ensure your account keeps in line with your evolving life and financial goals.



Protection

Make the most of trusts, contracts or life companies to provide you with enhanced tax efficiency or succession planning benefits.



24 Hour Online Service

Keep informed and up to date through our user friendly online service where you will be able to log in anytime to view the latest information.



Customer Service & Support

Enjoy all this and benefit from our support team who are there every step of the way to guide you.

Financial Freedom

Saving with Clarity could be your first step to securing or creating the financial you want.

Please remember that investments can fluctuate, and you may not get back the full amount of your original investment. This brochure explains how Saving with Clarity could benefit individual investors.

Investment Freedom

Saving with Clarity has been designed to ensure it is flexible and versatile in order to match your journey in life keeping up with your aspirations for the future. You can take Clarity with you should you need to relocate from one country to another and you can change your investment strategy as you climb those stairs to financial success.

A simple low-cost charging structure has been developed to provide you with the freedom you require.

Regular Contributions:

Upfront

First three months contribution to be paid by bank transfer in advance, 100% investment allocation will then start on account inception / receipt of initial [fourth] contribution.

Or

Arrears

First three months contribution taken from the investment account, 100% investment allocation will start on the fourth contribution*

Lump Sum or Single Contribution Investing:

A charge of 3% of the total amount invested will apply.

Gravitas Platform Fee: 0.4% p.a paid monthly in arrears

Clarity Administration Fee: 0.3% p.a paid monthly in arrears

Ongoing Adviser Fees

Your financial adviser may choose to charge you an ongoing service fee which has a maximum fee of 1.0%.

*Subject to T&Cs





Staying in Control and Maintaining effective Management of your Finances

Whether it is yourself or your financial adviser who wants to check your portfolio's performance, you can access all the information you need through a single website, www.investwithclarity.net.

Veritas prides itself on delivering market leading technology to support the solutions it implements for our clients. Therefore, from start to finish our service can be available online including the application process right through to managing your investment and switching your asset allocation.

Veritas empowers you and your financial adviser to manage your wealth through a wide range of online tools. The Veritas team understands the dynamic and fast-paced nature of world today and our online service has been designed to support you to cement a long-lasting relationship with us and your adviser. We continue to develop and lead the industry when it comes to an effective way of managing finances.



Next Steps...

Talk to your Financial Adviser about Saving with Clarity

Why Saving with Clarity might be right for you if you:

- » Are an expatriate or local, company or trust
- » Are aged between 18 and 89
- » Are you looking to invest on a regular or ad-hoc basis
- » Want to invest for a medium to long term
- » Want to achieve investment growth aligned to your attitude to risk

We strongly recommend you speak to your financial adviser about why Saving with Clarity may be right for you.

