



Nucleus Life AG

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Overview

- The current environment
- Solutions
- Nucleus Life AG
- Liechtenstein

The current environment





The current environment

- Pressure on banking secrecy, client data
- Trusts, foundations, offshore companies under attack
- Traditional tax havens under attack
- EU withholding tax on savings
- Lack of transparency
- High charges



Solutions required

- Asset Protection
- Flexible investment and planning solutions
- Tax optimisation (not avoidance)
- Efficient and flexible estate planning
- Compliant solutions
- Transparency



Tax Planning

Not tax avoidance -
simply avoiding paying tax that
will not arise if an investment
is made using fully legal and
compliant structures aimed at
optimising tax.

Solutions





Nucleus Insurance Solutions

- Nucleus Fund Life (DE, AT, CH, BE, IT)
- Nucleus Portfolio Bond (International)
- Nucleus Asset Protector (International)
- Customised solutions



Nucleus Asset Protector

Free choice of assets, custodian and asset manager

- Wide range of assets incl. non-listed and physical assets such as property and gold (country specific)
- Tax free accumulation of all income and gains
- No capital gains tax
- Choice of custodian bank
- Choice of asset manager
- Single premium as low as €250'000



Nucleus Portfolio Bond

International solutions

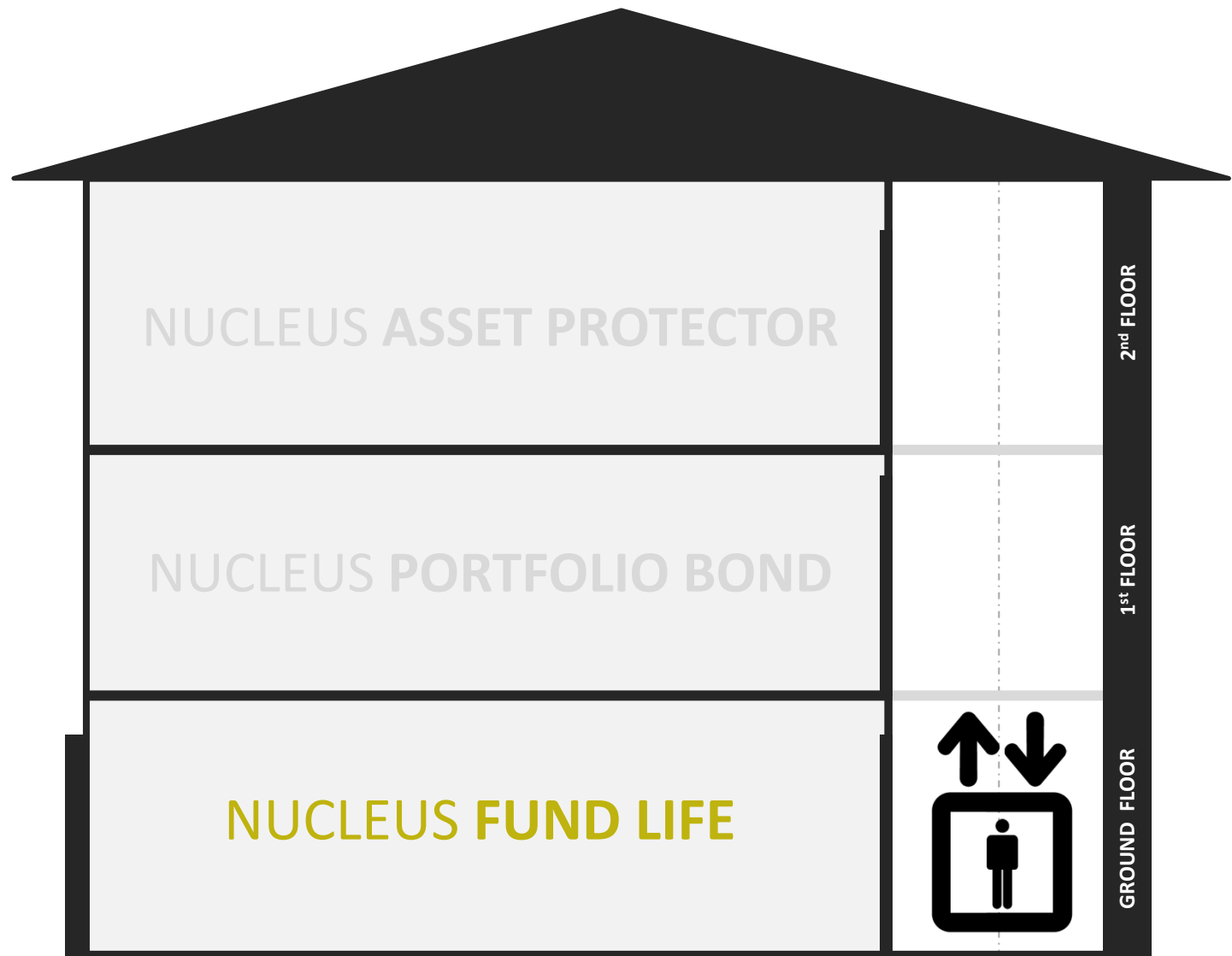
- Free choice of funds
- Tax free accumulation of all income and gains
- No capital gains tax
- Choice of custodian bank for premiums > €100'000
- Single premium as low as €20'000

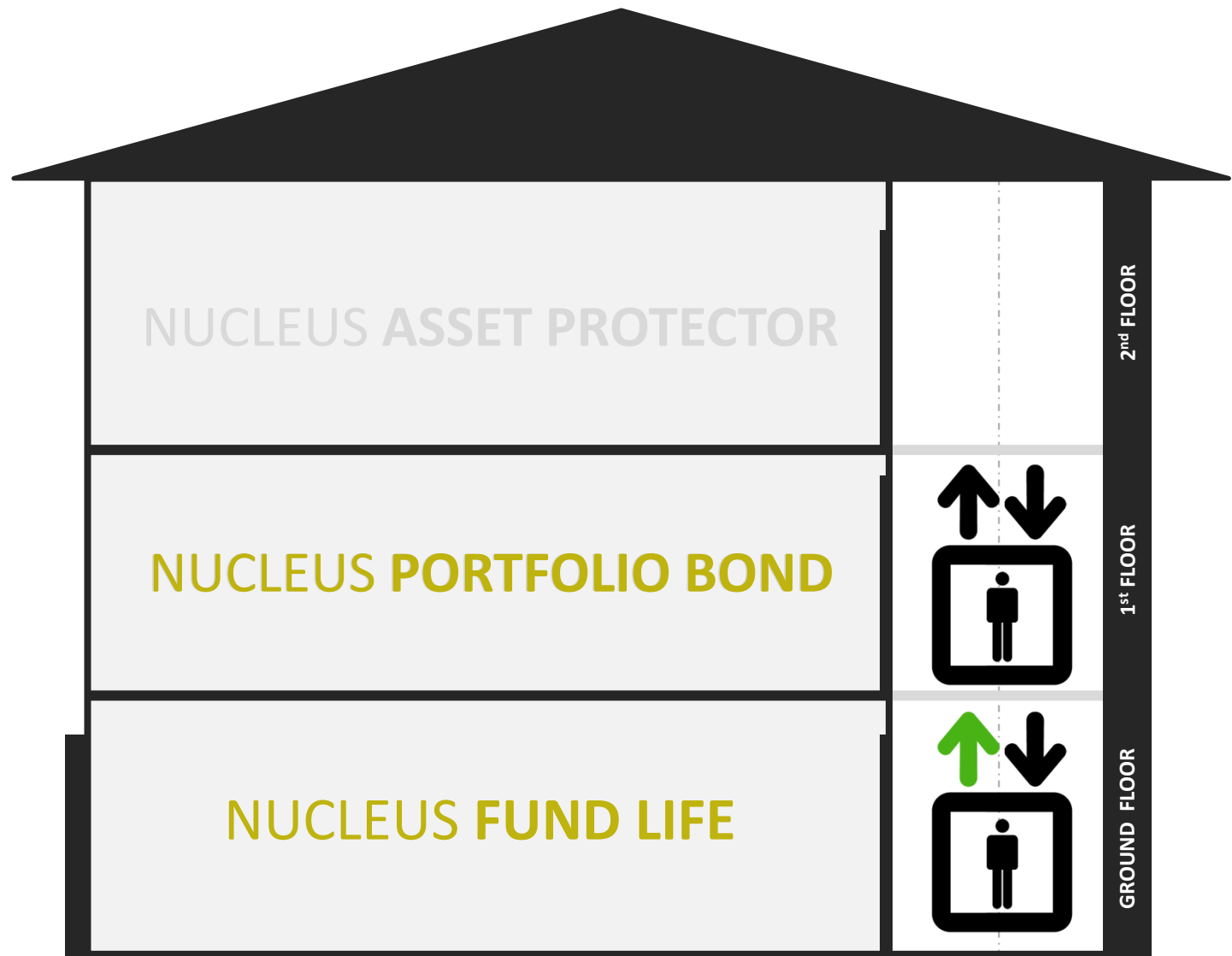


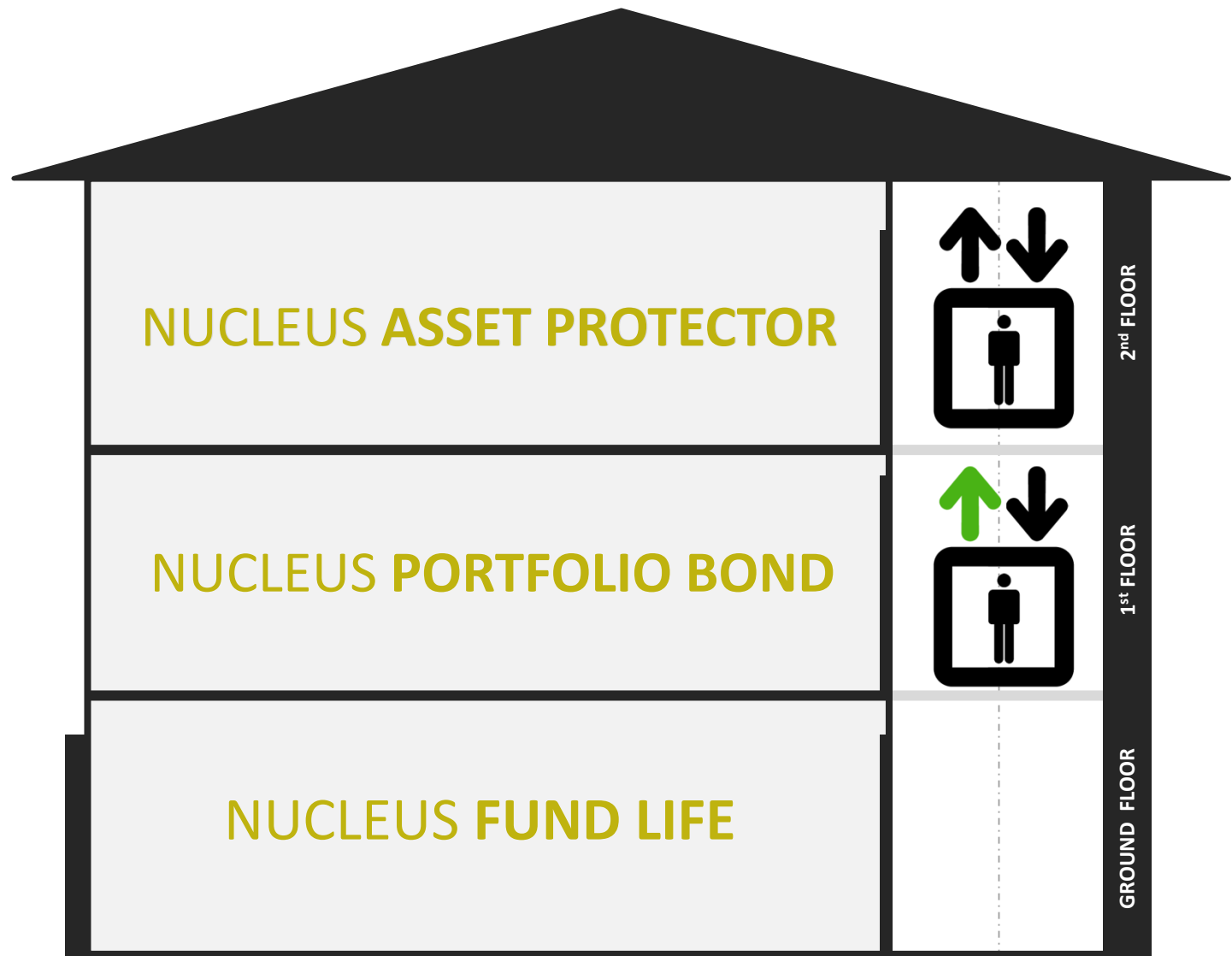
Nucleus Fund Life

Special fund choice

- UCIT III funds and ETFs
- Tax free accumulation of all income and gains
- No capital gains tax
- Single premium as low as €10'000









Asset Protector: key advantages

Investment

Extreme flexibility in choice of investments (real estate, unlisted securities, physical gold, other assets e.g. yacht or an art collection)

Inheritance planning

The policy (underlying assets) does not fall into the policyholder's estate in event of death of the (last) insured person

Structuring

Beneficiaries may be added and/or changed while multiple lives assured ensure continuity

Asset Protection 1

Protection in event of insolvency of the policyholder (depends on country)

Asset Protection 2

Protection in event of insolvency of life insurer – policyholder assets form a separate estate (regulated by law)

Tax optimisation

No tax payable within policy – deferment of taxable event (can vary according to domicile of policyholder)



Asset Protector vs bank account

Same as bank:

- Possible to retain the same custodian bank
- Possible to retain the same asset manager and investment strategy

Better than a bank:

- No EU withholding tax in Asset Protector
- No tax on interest and dividends
- Optimisation / deferment inheritance tax
- Assets protected in event of insolvency of policyholder
- Better structuring possibilities (beneficiaries)

Life Insurance vs Trust

Exact same benefits as a Trust, just cheaper and more flexible:

- Application form (Trust foundation documents)
- Policy document (Trust Deed / By-Laws)
- Policyholder nominates the beneficiaries (Board of the Trust)
- Surrender of policy (liquidation of the Trust)
- Policy can be pledged as security against a loan (not possible with a Trust)





Nucleus Insurance Solutions

Create your own product – we can help you to:

- Set up your own fund
- Create your own bespoke product
- White labeling possible

Nucleus Life AG





Nucleus Life AG

- Established in 2004 as niche player
- Cross-border specialist
- Compliant products DE, AT, BE, IT, International
- Languages: English, German, Italian, French, Dutch
- Shareholders:
 - Nucleus & Associates (Luxembourg)
 - Fork Capital (Belgium)
 - Plenum Holdings (Switzerland)
 - Strong – combined AuM > €1bn
 - Know-how – all active in insurance & distribution

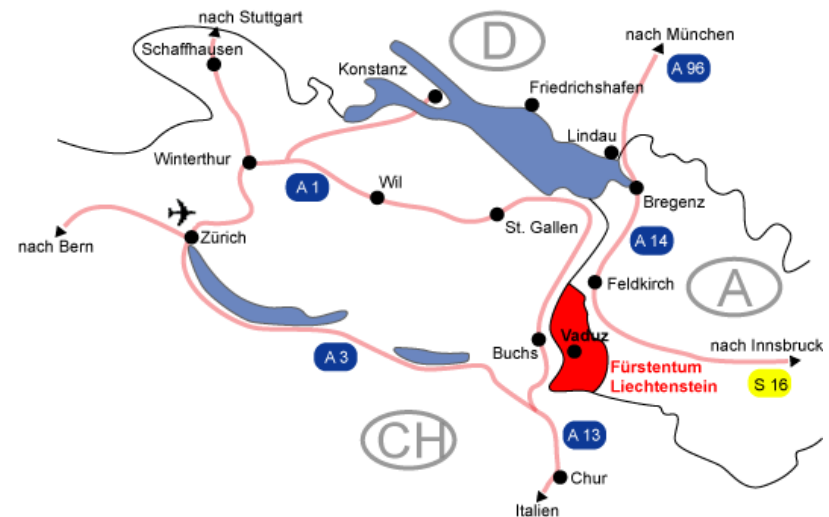
Liechtenstein





Liechtenstein

- Stable: AAA-credit rating
- European standards: member of the EEA
- Cross-border market: freedom to provide services in EU / CH
- Strong regulator: applying European standards
- Modern legislation: flexible insurance solutions
- Currency: Swiss Franc (CHF)
- Capital: Vaduz



Liechtenstein - Security

Art 59a of the Liechtenstein Insurance Act states that in event of insolvency of a life insurer, the policyholder assets shall form a separate estate in accordance with the Art 45 of the Insolvency Act.

In event of insolvency of a life insurer all policyholder assets are therefore fully protected from creditors.



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