



This brochure will help ensure you have the facts necessary in order for you to obtain the best results with your investments

# Avoiding unnecessary Offshore Bond Charges

## Know the **FACTS!**

- Eliminating commission **REDUCES BOND CHARGES** and **ERADICATES** nasty **SURRENDER PENALTIES**
- Commission based salesmen hide additional charges and earnings in offshore funds, structured products and non-regulated funds
- An Offshore Bond offers **ZERO** advantages and **NIL** tax efficiency when held in offshore pensions, QROPS or SIPPs.

## What makes us different?

- We charge explicit fees and **ZERO** commission!
- We recommend Offshore Bonds **ONLY** as part of an overall strategy with tax or trust considerations and **NEVER** in Offshore pensions, QROPS or SIPPs
- We ensure any investments are regulated, and meet your risk profile as agreed with you
- There are no surrender or access penalties on any products we recommend.

Our typical initial fee  
for investments over  
£100,000



Contact us for the full  
brochure and one to one  
expert advice

[CLICK HERE](#)

Offshore Bonds can  
appear a good option, but  
then often fail to deliver.

## Why?

Hidden commissions and  
penalties all add up, so  
make sure you know the  
things to watch out for.

### Advisers might not always tell you...

Investment advisers  
often don't tell you  
about the hidden  
costs of offshore bonds  
that can drag down  
your investment returns  
as they act as a **DRAG**!



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