



PANTHERA

PANTHERA IPP Summary

Financial Stability	A joint venture between two of the world's largest institutions in their fields: CLARIDEN LEU (Credit Suisse) and EQUITY TRUST (representative offices in 30 countries worldwide).
Regulation	PANTHERA International Pension Plans (IPPs) are situated in well-regulated international jurisdictions with strict regulatory frameworks.
All Nationalities	PANTHERA IPPs are open to all nationalities.
Retirement Age	Normal Retirement Age is 62 with an Early Retirement Age of 50.
Freedom of Investment	<p>In conjunction with your professional adviser, you may choose your own strategy and trading platform, investing in stocks, bonds, alternative investments, deposits etc, private equity, residential and commercial real estate, works of art and life policies.</p> <p>Additionally, your Investments can be denominated in most major convertible currencies.</p>
Asset Protection	PANTHERA IPP Membership provides the opportunity for cost effective asset protection.
Transferable Schemes	The majority of offshore pre A Day (5 Apr 06) International Pension Plans are transferrable to PANTHERA IPPs, as they also comply with Section 150 of the Finance Act 2004.
Contribution/Fund Size Limits	There are no limits on contributions to the fund, nor fund size.
Taking Your Pension:	
Lump Sum / Income	<p>There is no requirement to purchase a retirement annuity. The pension fund may be taken as a cash lump sum, or used to provide an income.</p> <p><i>Note: Advice should be sought from your adviser as to the tax implications on payment of benefits in your country of residence.</i></p>
Tax Benefits	PANTHERA IPPs are not subject to tax in their respective jurisdiction (with the exception of their Residents and Employers).

Note: This summary is of a general nature only and is not intended to be relied upon, nor to be a substitute for professional advice, or used in formulating any business decisions without first seeking such advice. No liability is accepted for any consequences arising from any transactions embarked upon in connection with this summary. The benefits referred to in this summary may vary according to residency and domicile. Different rules apply to different individuals and employers. No warranty regarding the appropriateness of investing in a PANTHERA IPP trust is being given and none of the above comments should be construed as tax advice. You should always take independent tax advice, as your personal circumstances may mean the comments above do not apply to you.