

## The Alexander Beard Global Investment Account (GIA)

### Technical Summary

#### What is the GIA?

It is a regular & lump sum investment account, available to Non-US citizens.

There are no limits on how much, or how little you can save.

The account can be held in individual or joint names (up to 4 names maximum).

The account has no fixed term, allowing for withdrawals at any time\*, although as with all investments a minimum 5 year term is recommended.

\*withdrawal requests within the first 6 months may result in enhanced due diligence to satisfy anti money laundering rules.

#### How does it work?

The GIA offers a range of portfolios, built from a range of Vanguard index tracking funds (themselves holding a wide selection of bonds and shares).

The portfolios are available in 3 currencies: US\$, £ Sterling and Euros and 5 different risk profiles (our *Multi-Currency Investment Options* guide contains further details).

The portfolios are managed by Alexander Beard Investment Management Ltd.

The funds are accessed through the Novia Global fund platform ([www.novia-global.com](http://www.novia-global.com))

You will have access to the secure Novia Global portal to see the current values of your plan, quarterly statements, confirmation of any deposits and withdrawals and fund performance information.

#### Account charges:

Two charges apply:

- 1.5% administration charge on each contribution, and
- 1.47% (maximum) annual fund management charge based on the value of funds under management and depending on the portfolio selected.

The fund charges consist of:

- 0.9% for ongoing portfolio compilation & management.
- 0.25% for the use of the Novia Global electronic trading platform and online valuation portal.
- 0.32% (maximum) Vanguard fund-based charges. (The cost for each portfolio varies according to the specific funds and % of each individual fund within the portfolio but will not exceed the maximum figure quoted)

#### How to apply:

(please contact [globalservices@abg.net](mailto:globalservices@abg.net) or [lesley.stevens@abg.net](mailto:lesley.stevens@abg.net))

Streamlined application process:

- We will send you a one-page application form and data protection statement for you to complete and sign.
- You can return these to us by email with a clear colour copy of the photo page of your passport (NB, we may need to conduct additional verification checks, but we can let you know what is involved).

Once your Novia Global portal account is activated, you will be notified by email.

*The GIA is not a regulated product in the UK.*

Any potential tax liability will be based on the individual's financial situation and country of residence. It is advisable to seek professional tax advice. Alexander Beard International Education & NGO is a division of Alexander Beard Global Services Limited, which is an appointed representative of Alexander Beard Investment Management Limited and is authorised and regulated in the U.K. by the Financial Conduct Authority.