

BUSINESS PRACTICES



DEFINITIONS

a) Associated Person

Any director, employee, manager or agent of The Company.

b) Financial Institution

Any third party Financial Institution that is responsible for or aids in any of the following services, activities or products: holding client funds/assets, acting as custodian, issuing a contract of insurance, executing orders, settling orders, providing reports, providing banking facilities, managing client assets or providing other financial services. Such Financial Institutions include, but are not limited to, banks, insurance companies, trust companies, fund management groups and transaction networks.

c) Financial Instruments

i) Units in Collective Investment Schemes, ii) Transferable Securities

d) Insurance-linked Investment Services

Same as Investment Services but with respect to Insurance-linked Investments instead of Financial Instruments.

e) Insurance-linked Investments

Insurance products or contracts containing an investment element other than Financial Instruments.

f) Investment & Ancillary Services

Any of the following services with respect to Financial Instruments:

i) Investment Advice

Advising clients on investments and investment strategies on a continuing basis with reviews at least annually. Where instructed to do so by The Client, this service will also include Receipt and Transmission of client orders.

ii) Portfolio Management

Managing client portfolios on a continuing discretionary basis with reviews at least annually.

iii) Receipt & Transmission of Orders

Receiving client instructions and passing them on to a third party Financial Institution. This could be as part of another service, such as Investment Advice / Portfolio Management or as a stand-alone service.

g) Product

A product issued by a Financial Institution such as a contract of insurance, bank account or an investment.

h) Term

The contractual length of time for a Product such as a contract of insurance or regular savings plan.

i) The Company

Any of the Group Companies (or Associated Persons thereof) referred to in Contact Information.

INTRODUCTION

All recommended Financial Institutions have been through a rigorous selection process, taking into account, where appropriate, factors such as: financial strength, size of group, credit rating, client protection and investor security, jurisdiction, expertise & experience, competency & efficiency, best execution practice, asset access / restriction, reporting services, fees, charges, purchasing discounts, tax (capital gains and inheritance), succession planning and ease of probate & administration.

This booklet contains information about the business practices of The Company and should be read in conjunction with all accompanying literature including the CLIENT AGREEMENT, any applicable Terms & Conditions, prospectuses, brochures, fact sheets, application forms and key features documents in order to understand fully the nature of the product/ service and associated risks. Clients' attention is drawn, in particular, to the jurisdiction of the Financial Institution, its products, services and funds, the risk profile of assets, vehicles and instruments as well as product/ service terms and conditions including, inter alia, charges, fees and any possible liquidity restrictions and early redemption fees.

CONTACT INFORMATION

Group Companies and Regulators

3D Global Financial Services Ltd. is an Investment Firm regulated by the Cyprus Securities & Exchange Commission ("CySEC") (registration number: 063/06, UK Financial Conduct Authority number 521324) to provide Investment & Ancillary Services with respect to Financial Instruments.

Contact details for the CySEC:

PO Box 24996, 1306 Nicosia, Cyprus,
Tel.: ++ 357 22 506 600, Fax: ++ 357 22 506 700
email: info@cysec.gov.cy

3D Global Insurance Advisors, Agents and Sub-Agents Ltd. is an Insurance Mediation Company regulated by the Cyprus Insurance Companies Control Service ("ICCS") (registration numbers: 1941, FOS4, FOS6. UK Financial Services Authority number 471059).

Contact details for the ICCS:

PO Box 23364, 1682 Nicosia, Cyprus.
Tel: ++ 357 22 602 952, Fax ++ 357 22 302 938
email: insurance@mof.gov.cy.

3D Global International Ltd. covers all other group activities.
3D Global Holdings Ltd. is the group's holding company.

Communication with The Company

Physical Head Office Address:

1st Floor, Toumazis Linopetra Center, Agios Athanasios & Kantaras 61, Agios Athanasios, Cyprus.

Postal Address: P.O. Box 53720, 3317 Limassol, Cyprus

Telephone: ++ 357 25 82 82 92, Fax: ++ 357 25 87 34 60

Website: www.3dglobal.com

Email: **Administration:** admin@3dglobal.com

General (insurance): insure@3dglobal.com

General (investment): invest@3dglobal.com

Online Access: info@3dglobal.com

Languages spoken: Afrikaans, English, French, German, Greek.

Client Orders (buying/selling, surrenders, switches, new business) should be directed to The Company as follows:

Email: admin@3dglobal.com, **Fax:** ++357 25 87 34 60 or by **Post:** P.O. Box 53720, 3317 Limassol, Cyprus.

CLIENT CATEGORISATION

With respect to Investment & Ancillary Services, The Company categorises its clients as follows:

Professional Clients are those that possess the experience, knowledge and expertise to make their own investment decisions and properly assess the risks they incur. Professional clients may be individual or Institutional Investors.

Eligible Counter-parties include Investment Firms, Credit Institutions, Insurance Companies, UCITS, National Governments and Capital Market Participants. Only certain types of Investment Services and activities are relevant, excluding for example Portfolio Management and Investment Advice.

Retail Clients are usually private individuals and those who are neither Professional Clients nor Eligible Counter-parties.

a) Protection of Clients

- i) The greatest regulatory protection is extended to Retail Clients with more limited rules applying to dealings with Professionals and Eligible Counter-parties.
- ii) Professional Clients are afforded less protection than Retail Clients as they are assumed to possess sufficient knowledge and expertise to assess, for example, the suitability and appropriateness of investments. As such, the amount of information given to Professional Clients is significantly lower than to Retail Clients.

b) Right to Request Change of Client Category

Clients have the right to request a change of their client category and those wishing to do so are requested to apply in writing to The Company.

- i) Retail Clients have the right to request Professional Client status but should be aware and are hereby warned that their rights and protection would be significantly reduced should their request be granted.
- ii) Professional Clients may request to be treated as Retail Clients in order to secure a higher degree of protection. The Company will try to accommodate such requests with any agreed changes being recorded in the CLIENT AGREEMENT.

c) Company Policies & Procedures

- i) The default client categorisation is Retail Client as it automatically affords the highest level of rights and protection to clients.
- ii) Client categorisation will be kept on file (hard copy) and on The Company's Client Management System.
- iii) Clients deemed to be Professional or Eligible Counter-parties will be informed of their categorisation prior to entering into an agreement and 'express consent' will be obtained for Eligible Counter-parties.
- iv) Professional Clients and Eligible Counter-parties will, in general, be permitted to 'opt-in' to a higher level of protection.
- v) When changing the status of a Retail Client to that of Professional, the procedure followed will be the one outlined in the Second Appendix (Section 2) of the Cyprus Law 144(I)/2007 regarding The Provision of Investment Services.

ANTI-MONEY LAUNDERING

Before The Company enters into any agreement for Investment or Insurance-linked Investment products and services with a client, it is obliged to validate client identification and source of funds. The Company will only be able to provide a product or service after these procedures have been carried out satisfactorily.

The Company is obliged to maintain current records of client identification on file and will, from time to time, request up-to-date records from its clients. It reserves the right to cancel any CLIENT AGREEMENT immediately should a client fail to conform to its anti-money laundering policies and procedures.

For individuals, The Company requires a copy of a current valid passport or other recognised official photo identification and a current document (such as a utility bill or bank statement), which shows a client's name and address.

For companies, The Company requires copies of memorandum and articles of association, certificate of incorporation, certificate of registered office, list of directors and shareholder certificates. In addition The Company requires copies of proof of identity and residence for the Representatives of the client company along with a list of authorised signatories. Other information in addition to the above may also be required.

QUALIFICATIONS & TRAINING

The Company's Associated Persons are required to possess where applicable the qualifications, knowledge and expertise to carry out their duties and responsibilities. This forms a process of continuing professional development and training. For example, The Company's directors and managers satisfy the requirements of its two regulators in respect of 'fit & proper' criteria, education and qualification; in addition, Associated Persons providing Investment Services are required to hold the appropriate Cyprus Ministry of Finance Certificate of Professional Competence, unless otherwise agreed by the regulator. Failing this The Company may permit them to work with a qualified individual.

SUITABILITY & APPROPRIATENESS

Client profiling and investment suitability form the basis of all of The Company's Investment Advisory and Portfolio Management Services with respect to Financial Instruments. In addition to this, The Company carries out suitability and/or appropriateness testing specifically defined under the European Union's 'Markets in Financial Instruments Directive' ("MiFID");

a) Suitability

The suitability assessment applies specifically to The Company's Investment Services of Investment Advice and Portfolio Management. In order for The Company to make a recommendation regarding an Investment Service or Financial Instrument, it must firstly obtain sufficient client information regarding:

i) Financial Situation

Income (source, extent, profit)
Assets (including liquid assets, investments and real estate)
Regular financial commitments

ii) Investment Objectives

Purpose of Investment
Investment Time Horizon
Investment Strategy/ Risk-Return Attitude
Assets and Instruments
Base and Reporting Currency

iii) Investment Knowledge & Experience

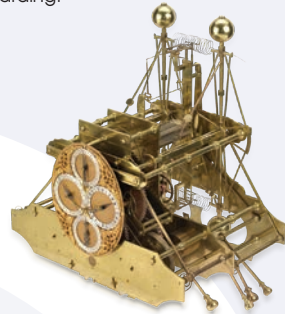
Familiarity with service and instruments
Nature, frequency and size of transactions
Profession and education

The suitability test for Professional Clients extends only to their financial situation and investment objectives as it is assumed that they possess the necessary investment knowledge & experience.

b) Appropriateness

The appropriateness assessment applies specifically to The Company's Investment Service of Receipt & Transmission of orders where this is carried out as a stand-alone service (without Investment Advice or Portfolio Management). The assessment applies to Retail Clients only. The Company must assess the client's knowledge & experience and needs to obtain sufficient information to determine whether the specific type of Financial Instrument is appropriate.

If the required information is not provided (or only partially provided), The Company may, at its discretion, provide the Financial Instrument in question but only after warning the client of the potential risks.



INVESTMENTS

The Company's Investment Firm is only permitted to offer the Financial Instruments listed above. The information below is generic, concerning various asset classes which may be contained within certain Collective Investment Schemes. To understand the various types of investment, consider them as having up to three 'layers':

Layer 1: The Underlying Investment itself will fall into what are referred to as asset classes, such as cash deposits, bonds, commodities, equities and property.

Layer 2: Collective Investment Schemes are Financial Instruments where investors 'pool' their assets and entrust them to a professional fund manager. Hence, they are often known as pooled investments. They allow small investors to hold a diversified portfolio that may otherwise be unavailable if they had to buy the individual assets themselves. These schemes also benefit from economies of scale and asset diversification, which can help to reduce costs and risk/volatility. Collective Investment Schemes may also manage risk and enhance returns through the use of derivatives, whose value comes from the underlying asset, such as bonds, commodities, equities & currencies. Types of collective investment schemes include Unit Trusts, OEICs, Mutual Funds, SICAVs etc.

Layer 3: Wrappers “wrap” around an investment, to shield it from either some or all tax. The wrapper can be around either the underlying investment or the pooled investment. Some wrappers will also offer significant purchasing discounts, which can reduce investment costs. Some wrappers are written as trusts.

INVESTMENT RISK

Investors need to ask themselves how comfortable they would be facing a short-term loss in order to have the opportunity to make long-term gains. The important thing to remember is that, even if an investment goes down, a loss will only actually be made if it is redeemed at that time. A fall in investment value is only a paper loss until the investment is sold. Investors need to be prepared to take some risk, and to see at least some fall in the value of their investment.

a) Living with risk

Risk can never be eliminated, but it is possible to manage it, by spreading risk (diversification). Different investments behave in different ways and are subject to different risks. Putting money into a range of investments helps reduce the loss, should one of them fall. It is also important to remember that risk and reward generally go hand-in-hand. The more risk taken, the higher the potential reward. Conversely, the lower the risk, the lower the return. As a general rule, it is not possible to achieve better than bank base rate returns without taking a higher degree of risk.

b) Types of investment risk

There are a number of types of Investment Risk. For example, there can be risk in the actual nature of the Financial Instrument itself.

Collective investment schemes can be very effective in reducing risk through diversification. They may contain other types of risk specific to their nature, including **performance risk** - related to the investment policies of the scheme, **leverage risk** - resulting from any borrowing within the scheme, **counterparty/ insolvency risk** - the risk to the scheme of any counterparty defaulting on its obligations, **currency risk** - where underlying assets are in a different currency to the scheme, **liquidity risk** - the possible inability of the scheme to meet its short term payment obligations, **operational risk** - referring to the internal processes of the scheme & its management. In addition, collective investment schemes need to be considered in respect of the underlying investment risks including: asset risk, currency risk, geographical/ political risk, inflation risk and liquidity risk. These risks are considered in more detail below.

Transferable Securities are subject to risk depending on their nature. These may include **issuer risk** - the danger of insolvency of the security issuer, **market risk** - volatility or price fluctuation, **concentration risk** - the risk of a lack of diversity in investment etc. The following risks should be considered depending on the type and nature of an investment:

i) Asset Risk

This relates to different types of asset in the underlying investment and directly affects capital value.

Bonds are a loan to a company, government or local authority. Generally, interest is paid to the lender and the amount of the loan repaid at the end of the term. There are many other names for this type of investment, such as loan stock, fixed interest, debt securities, gilts (UK government) and corporate bonds. The main benefit of these investments is that the investor normally receives a regular stable income. They are not generally designed to provide capital growth. Bonds have a nominal value which is the sum that will be returned to investors when the bond matures at the end of its term. However, as bonds are traded on the bond market, the price paid for a bond may be more or less than the nominal value.

Bonds are generally less risky than having a **Share** in a company. One of the main risks is that the company can't pay the interest or cannot repay the money at the end of the term. Bonds issued by governments will usually pay a lower rate of interest as a result of the perception that they are less risky.

Companies have different credit ratings and one with a high credit rating is regarded as safer than one with a lower rating. Companies with low credit ratings will have to offer a higher rate of interest on their bonds than companies with the top credit rating, simply to attract investors and to compensate for the higher risk.

Cash deposits are mainly for savings rather than investment, but they are still considered one of the main asset classes. Cash deposits - bank and building society accounts - are an excellent place for money needed in the short term (under five years) or as an emergency fund.

Cash deposits are generally considered to be safe - there are only usually problems if the bank or building society goes bankrupt. This is rare but it does happen, though many countries have in place compensation schemes to protect at least part of the holding. The downside, of course, is that the returns may not be particularly attractive over the long term. In addition, investors need to be mindful of the effects of inflation, relative to the amount of interest, as it may reduce the buying power of the original deposit (inflation risk).

Using cash deposits to save for the long-term, say for retirement, actually increases risk as the final return is likely to be lower than from a personal pension scheme with a broader range of asset types.

Commodities are physical substances such as food, grains & precious metals. They are used more and more in investment portfolios (for example, precious metals can provide a hedge against other assets such as currencies or stocks during times of economic uncertainty).

Commodities are subject to the laws of supply and demand and their value is affected by factors such as weather and the underlying economy (for example, in times of economic uncertainty in the US economy, the value of precious metals such as gold, tends to rise). As such commodities can be risky and volatile.

Derivatives (such as options, futures and held within hedge funds) are financial instruments, whose characteristics and value are dependent upon those of the asset from which they are derived (e.g., bonds, currencies, commodities & equities). They are used to manage risk and volatility and can also enhance performance.

Equities/Shares are financial instruments signifying ownership in a company. They can be bought as part of a pooled investment or directly (on a stock-market through a broker).

Stock-markets go up or down as the price of the shares that are the constituents of that market go up or down. The main factor determining the price of a share is the perception of its current value. One factor that could affect the price of a share is a change in opinion as to how the company itself is performing or could perform in the future. Shares can be very volatile. However, risk and reward tend to go hand-in-hand, and in the long run, the aim is that these investments will provide better returns than other asset classes (but this is not guaranteed). Holding shares requires the investor to be comfortable with volatility, which can be very significant in the short term. However, by holding a wide range of shares (diversification), risk is reduced. Stocks are generally a long-term investment.

Property/Real Estate is mainly concerned with rental income and capital growth through a private buy-to-let purchase or commercial (company) arrangement. Those who invest directly in a buy-to-let will be tying up their capital and, unlike shares, bonds and cash, it can be difficult to get access to funds quickly as the property will need to be sold.

As has been seen with the property boom and subsequent slump in the last decade or so, it is important to remember that property prices can - and do - go down as well as up. Investing in property directly carries various other risks, including the risk of interest rate rises if a loan is used; there is also the potential for problems with tenants and the risk of costly repairs and maintenance. Furthermore, it may not be possible to liquidate property quickly and property therefore contains liquidity risk.

ii) Currency Risk

Currencies (e.g. Sterling, Euro, Dollar, Yen) move in relation to one another. Investing in a currency other than the investors base currency will add another degree of risk, and potential return.

iii) Geographical/Political Risk

Due to an increase in personal mobility and access to different markets, it is now possible to invest almost anywhere in the world through pooled investments. It stands to reason that some countries carry greater risk than others.

iv) Inflation Risk

This is the effect that inflation has on the value of investments. If inflation is 5% and investment return is 4%, capital is depreciating (its purchasing power is being eroded).

v) Liquidity Risk

This refers to the ease (or otherwise) of redeeming an investment. Property is an example of an asset that carries liquidity risk as it could take some time to sell a property. Other investments may impose a redemption restriction in order to reduce volatility. Investors should bear in mind liquidity (i.e. income requirements and access to capital) to ensure that the investment meets their needs.

FINANCIAL INSTRUMENTS

With respect to Investment & Ancillary Services, The Company predominantly uses pooled vehicles - Collective Investment Schemes. There are a considerable number of fund management groups and funds on the market. In choosing a fund manager, The Company takes into account factors such as:

- ◆ Financial stability
- ◆ The size of fund
- ◆ Past performance
- ◆ Jurisdiction (regulated environment, investor protection).

Funds come with a wide range of different investment aims, for example, targeting specific geographic regions or specified themes. The criteria for recommendations and selection of specific funds for Retail Clients are based on the clients' financial situation, risk profile, investment objectives and investment knowledge & experience.

Information regarding specific funds is available in the form of Key Investor Information Documents (KIID), Fact Sheets or other key documentation. This information will generally contain:

- ◆ Investment objectives
- ◆ Distribution of dividends policy
- ◆ Currency and price/value/net asset value (NAV)
- ◆ Purchasing and management costs
- ◆ Past performance data
- ◆ Breakdown of underlying asset types
- ◆ Information about custodian, fund manager and auditor
- ◆ Country of registration



BUSINESS PRACTICES

INVESTMENT DURATION, LIQUIDITY, EARLY REDEMPTION

Some investments and insurance products are taken out for a specific period of time (known as the term). Investments should always be seen as medium to long term (5 years+) with some being for the very long-term such as pension or other savings plans.

Clients should be aware of possible liquidity restrictions of some investments (see investment risk) and the fact that some investments or insurance products may not allow redemptions for a specified period. There may also be the possibility of early redemption penalties on some investment and insurance products. Information regarding restrictions on liquidity or redemption penalties can be found in the product literature, brochure and other key features documents.

INVESTMENT & ANCILLARY SERVICES

The Company offers the following Investment & Ancillary Services:

- a) *Investment Advice*
- b) *Portfolio Management*
- c) *Receipt & Transmission of Orders*

Recommendations by The Company may be communicated verbally or in writing by fax or e-mail. Clients may choose, at their discretion to accept or reject recommended Products and Services.

COMPANY POLICIES

The following Investment & Ancillary Services policies of 3D Global Financial Services Ltd ("The Investment Firm") can be found in full on the website www.3dglobal.com.

Best Execution: The process by which a Financial Institution takes all reasonable steps to obtain the best possible result in the execution of client orders, taking into account price, cost, size of trade and other factors such as quality of execution (speed, likelihood of execution), and any other relevant consideration.

Business Continuity: Policies and procedures to ensure that critical business functions remain available to clients, suppliers, regulators, staff and other stakeholders.

Conflict of Interest: The Investment Firm defines a conflict of interest as one in which the interests of two or more parties conflict, giving rise to a situation that is or could be detrimental to its clients.

It is a policy of the Investment Firm to avoid conflicts of interest. Where it is not possible to avoid a conflict of interest, The Investment Firm will seek to minimise its effect, and ensure fairness in dealing with the situation in such a way that the conflict does not impair the Investment Firm's continued ability to act in its clients' best interests.

Disclosure: The Investment Firm is required to make a public disclosure with respect to its capital and risk management under Chapter 7 of the directive DI144-2007-05 on the capital requirements of Investment Firms. The Investment Firm discloses relevant information as required under the directive in a document entitled "Disclosure and Market Discipline Report" on its website.

Outsourcing: The arrangement of any form between The Investment Firm and a service provider by which the provider performs a service or an activity which would otherwise be undertaken by The Investment Firm itself.

CLIENT REPORTING & FUND VALUATION

With respect to Investment and Insurance-Linked Investment Products and Services: Financial Institutions provide client reports on a regular basis (some quarterly, others yearly). The Company also produces reports through its online reporting service on a more frequent basis; for example, in many cases we are able to give daily updates of reports, showing a breakdown of portfolio holdings. In addition, on a monthly basis, The Company provides a summary report, showing the total value.

The summary reports are available through the company website www.3dglobal.com. Clients that do not already possess a username and password (or have forgotten their password), should apply to info@3dglobal.com.

The frequency of fund valuation varies between Financial Institutions and can be daily, weekly or monthly. Precise valuation schedules can be found on individual fund fact sheets and other documentation.

For the Portfolio Management service, the report provided will include current price and quantity of instruments, transactions made and fees/charges during the reporting period.

FEES & ASSOCIATED CHARGES

In respect of **Investment & Ancillary Services** and **Insurance-Linked Investment Services**, the fees charged (and the basis of calculation and frequency) by The Company are set out in the CLIENT AGREEMENT.

For the Investment Service of Investment Advice and Portfolio Management, fees will typically be between 1% and 1.75% pa. For Receipt & Transmission, brokerage fees may be up to 5%. There may also be other fees such as dealing charges of typically £25, €30 or \$40 per transaction. Bank charges may also apply.

Product fees and charges made by third-party Financial Institutions are set out in accompanying documentation such as brochures, agreements, fact sheets and schedules, prospectuses and key facts documents.

RECORD KEEPING & DISCLOSURE OF INFORMATION

The Company maintains records of client information that is supplied to The Company during the provision of a Product or Service and will maintain such records for a period of at least 5 years after service termination. This information is kept electronically and/or as a hard copy.

In signing the CLIENT AGREEMENT, clients consent to The Company's use and disclosure of this information as follows:

- a) At the instruction or request of The Client.
- b) To provide a third party (such as a Financial Institution), necessary information in order to complete a product application or the ongoing provision of a service.
- c) In the transfer of information between its offices and its Associated Persons on a need to know basis.
- d) For compliance with any legal, regulatory or internal company policy requirements.
- e) In order to assess potential products and services that may be suitable to The Client.

CLIENT COMPLAINTS

The Company's compliance officer will handle client complaints. All Associated Persons will be required to cooperate in the investigation of any complaint or dispute. Client complaints should be addressed to The Company in writing, accompanied by all details and supporting documentation.

COMPENSATION FUND & PROFESSIONAL INDEMNITY

3D Global Financial Services Ltd ("the Investment Firm") maintains a level of capital consistent with the European Union (MiFID) directive and Cyprus' Provision of Investment Services Law 144 (I)/2007. Returns to the regulator are made on a quarterly basis. Further information about capital requirements may be obtained in the disclosure statement on the website www.3dglobal.com.

The Investment Firm is also a member of and contributes to an Investor Compensation Scheme ("The Fund"), run by the Cyprus Ministry of Finance. The Fund compensates Covered Clients for claims arising from the Covered Services provided by its members, so long as failure by the member to fulfil its obligations has been ascertained, in accordance with the terms and procedures defined in part V of the Directive on Investor Compensation Fund.

The Investment Firm endeavours to recommend third-party Financial Institutions that have strong credit ratings and are based in jurisdictions with investor protection legislation and compensation schemes. But, where this is not the case, clients may be exposed to risks of default by these Financial Institutions.

3D Global Insurance Advisors, Agents and Sub-Agents Ltd. holds Professional Indemnity Insurance as required by its licence from the Cyprus Insurance Companies Control Service.



GOVERNING LAW

The governing law of the CLIENT AGREEMENT is that of the Republic of Cyprus.

PRODUCTS & SERVICES

The following products & services are available via The Company:

- ◆ **Financial Planning**
Estate, IHT, Trusts, Private Banking, Education Fees Planning
- ◆ **Lump Sum Investments**
Cautious, Moderate, Aggressive, Guaranteed, Cash, Bonds, Equities, Property/ Real Estate, Structured Products
- ◆ **Investment Advice**
Advice on new and existing plans/ portfolios
- ◆ **Portfolio Management**
Discretionary Portfolio Management
- ◆ **Receipt & Transmission**
The receiving and onward transmission of client orders
- ◆ **Direct Investment**
An investment made directly without the use of a custodian, insurance or investment wrap
- ◆ **Investment Wrap**
A vehicle issued by a Financial Institution to hold ("wrap") investments, usually also providing reporting facilities
- ◆ **Insurance Wrap**
Similar to an Investment Wrap, but issued by an insurance company. May provide tax benefits in certain jurisdictions
- ◆ **Unit-Linked Investment**
Investment in an insurance fund
- ◆ **Banking Services**
Accounts, Cards, Foreign Currency Exchange
- ◆ **Regular Savings**
Education fees, general purpose, retirement, mortgage repayment. May provide tax benefits in certain jurisdictions
- ◆ **General Insurance** (certain countries only)
Business Solutions for offices, restaurants and retail outlets
Building insurance for property owners and administration committees. Professional Indemnity, Directors & Officers Liability, Employers Liability
- ◆ **Life Insurance**
Insurance that pays out a specified amount on death of a life assured
- ◆ **Medical**
Individual or group insurance against accident, injury, sickness
- ◆ **Mortgages**
Arranging of finance facilities for the purchase of property / land / real estate
- ◆ **Retirement Planning**
Individual, Corporate, Provident Fund, Retirement / Pension options
- ◆ **Pensions and Provident Funds**
Advice on setting-up & management of pension and provident funds
- ◆ **UK Pension Options**
Including SIPPS, QROPS and QNUPS
- ◆ **Trust**
Assignment of assets to a trustee (usually for safe-keeping or tax planning purposes)





3D Global

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3D Global Financial Services Ltd is regulated in Cyprus by CySEC (063/06)
and 3D Global Insurance Advisors, Agents & Sub-Agents Ltd by the ICCS (1941)