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# International Portfolio Bond

A Legal & General International product brought to you by Cofunds

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Literature Guide

There are several items of literature your intermediary should provide you with before you invest in the Legal & General International Portfolio Bond. The literature has been designed to help you fully understand the investment.

This guide serves as a quick reference guide to the objectives of each item and if necessary help you get quickly to the relevant pieces of information contained within them.

We hope that the information provided will allow you to make an informed decision about investing with us. However, if you have any further questions regarding the bond, please refer to your intermediary.

**Before you invest in the Legal & General International Portfolio Bond you should have read the documents below as a minimum.**

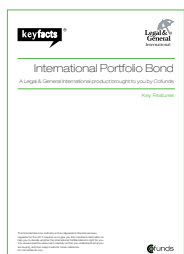
- International Portfolio Bond Key Features;
- International Portfolio Bond Personal Illustration;
- International Portfolio Bond International Funds Key Features (if investing in Legal & General International funds);
- International Portfolio Bond How the bond works;
- International Portfolio Bond Application form;
- Cofunds Platform Funds Key Features (if investing in funds on the Cofunds Investment Platform);
- Cofunds Customer Agreement for the International Portfolio Bond.

## A SUMMARY OF THE RELATIONSHIP BETWEEN LEGAL & GENERAL INTERNATIONAL (IRELAND) LIMITED AND COFUNDS LIMITED

Legal & General International is the company providing the International Portfolio Bond. As a bond customer, you have a legal contract with Legal & General International that takes the form of the Contract Document. By signing the application form, you agree to Legal & General International setting up the bond and passing the investment amount, or a proportion of it, to Cofunds to invest on your behalf.

Cofunds provide a dealing and custody service for intermediaries to carry out investment transactions on your behalf. They are the owners and operators of the Cofunds Investment Platform and are the custodians of the funds you select to be held within the bond. As part of your application for the bond, you must read the Cofunds Customer Agreement and sign the application form stating that you agree to the terms of the Customer Agreement.

## LITERATURE PRODUCED BY LEGAL & GENERAL



### Key Features

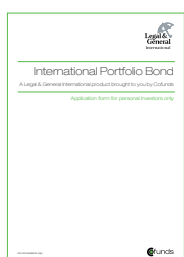
**Objective:** To provide you with an overall guide to the International Portfolio Bond.

- Contents:**
- Explains the aims of the bond
  - The key risks involved in the bond
  - Answers the key questions regarding the bond such as;
    - how tax affects the bond;
    - how you can take money from the bond;
    - how you can surrender the bond;
    - how you can change your mind about investing in the bond.

### Personal Illustration (Your key features illustration)

**Objective:** To provide you with an example of how your investment might grow over 10 years or more. This takes into account charges, any regular withdrawals and the charges for the assets that you choose to invest in. This document should make it easy for you to compare our product with any of our competitors.

- Contents:**
- Projected benefits up to 10 years
  - The annual charges of the assets you have chosen to invest in
  - The International Portfolio Bond risks
  - The charges that apply to your bond and the effect these will have on your investment
  - Any surrender charges that may apply



### Application form

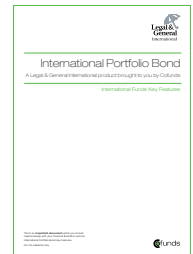
**Objective:** To provide an easy to follow application form that will allow you to apply for the International Portfolio Bond.

- Contents:**
- All your personal details we require to complete your application
  - Who will own the bond investment
  - Details of the amount you wish to invest
  - Details of any regular withdrawals you wish to take
  - Where you wish to invest – Cofunds and/or Legal & General International Funds
  - And what you agree Legal & General International, your intermediary and Cofunds can do on your behalf

## International Funds Key Features

**Objective:** To provide you with a guide to the funds managed by Legal & General International.

- Contents:**
- List of the funds provided by Legal & General International
  - The aims and objectives of each fund
  - The risks associated with each fund



## Policy Provisions

**Objective:** The terms and conditions of the contract you will enter into with Legal & General International for the International Portfolio Bond.

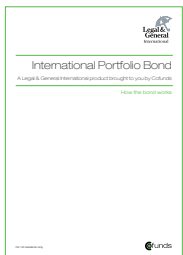
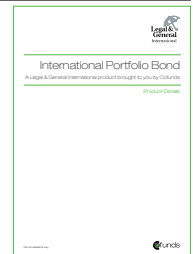
**Contents:** Details of the policy you have entered into including;

- How the bond operates
- Assets you can invest in
- Charges
- Additional investments
- How you can take money from your bond
- What happens on death of the life assured
- Valuation statements
- Legal & General International's discretion
- Cancellation
- Data Protection
- Complaints
- Compensation
- Residence definitions

## Product Details

**Objective:** Technical details of the International Portfolio Bond.

- Contents:**
- Eligibility
  - Limits
  - Variations to your bond
  - Valuing the bond
  - Different charging structures
  - Charges and how they are taken
  - How you can take money from your bond
  - How taxation affects your bond
  - How your bond can be put under trust



## How the bond works

**Objective:** To provide you with a high level guide to how your bond works.

**Contents:** The relevant information includes:

- How money is invested in your bond
- How charges are taken from your bond
- How withdrawals are taken from your bond
- How dividends and rebates are paid into your bond

## LITERATURE PRODUCED BY COFUNDS

### Cofunds Platform Fund Key Features

**Objective:** To provide you with relevant information on the Cofunds collective investment options for the International Portfolio Bond. This document should be read in conjunction with your Personal Illustration. It is important to note that not all the information in this document is relevant to the International Portfolio Bond. The relevant information includes:

- Contents:**
- Special risk factors for Cofunds collective investments
  - Objectives of each Cofunds collective investment
  - Additional expenses that apply to funds
  - Where to get more information on funds



### Cofunds Platform Customer Agreement

**Objective:** The Customer Agreement sets out the terms in which you use the International Portfolio Bond on Cofunds.

The Customer Agreement gives Cofunds the authority:

- to manage aspects of the administration of the bond;
- to hold client money whilst the bond is being set up;
- to accept instructions from your intermediary; and to administer the assets you have selected on a non-discretionary and non-advisory basis.

- Contents:**
- The role of Cofunds
  - The role of your nominated intermediary
  - When you will get a statement
  - Fees and charges that may apply
  - How Cofunds will use your personal data
  - How the Cofunds trading account will work
  - How you can end your contract with Cofunds
  - How you can complain

Legal & General International (Ireland) Limited  
Registered in Ireland number: 440141

Registered office: Beaux Lane House,  
Lower Mercer Street, Dublin 2, Ireland  
[www.legalandgeneralinternational.com](http://www.legalandgeneralinternational.com)

Legal & General International (Ireland) Limited is  
authorised by the Financial Regulator in Ireland.

A member of the Association of International Life Offices

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