

THE **GUARANTEED**
FIXED RATE PLAN



AXONIC | **GUARANTEED INVESTMENT SOLUTIONS**

Growth and Stability



WHAT IS THE PLAN

Grow your money without risk

What is a guaranteed rate plan?

A guaranteed rate plan is an investment strategy that guarantees the investor a specified rate of return in exchange for holding the amount contributed for a specified period.

THE GUARANTEED FIXED RATE PLAN

The Fixed Rate Plan offers a selection of three fixed guaranteed rate durations – 3, 5 and 7 years.

You can diversify by allocating into multiple guarantee periods.

- Jersey trust participation
- 100% allocation, no initial sales charge
- 24/7 web reporting
- Renewable at maturity for the same or any other available guaranteed Fixed Rate Plan duration
- Investments of USD 500,000 or more receive a higher interest rate
- Liquidity options
- Guaranteed Wealth Transfer Value

HOW THE PLAN IS STRUCTURED

The Benefits of a Segregated Sub-Trust



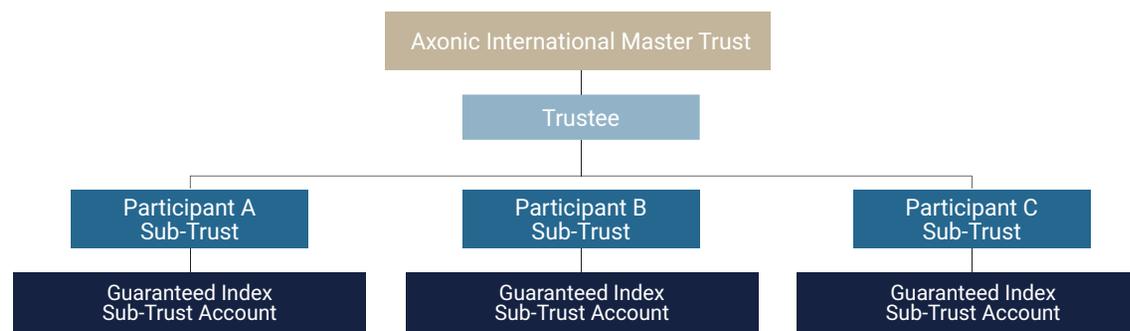
Established in the Cayman Islands as a Limited Liability Company, Axonic International is a 100% owned subsidiary of Axonic Capital LLC, established in 2010 with USD 4.2B in AUM.

Axonic International is the issuer of the Plan in association with highly-rated, appropriately licensed and capitalised insurance companies.

Fiduchi Trustees Limited, the Trustee and Settlor of the Axonic International Master Trust, establishes segregated sub-trusts to hold investments for the benefit of each eligible investor.

Each sub-trust is segregated from other investors within their sub-trusts as well as segregated from Axonic International's liabilities and those of the Trustee itself.

The Trust structure provides assurance to the investor that their investments are not commingled and provides an important element of security, safety, and confidentiality.



TRUSTEE

Fiduchi Trustees Limited

Fiduchi is an independent owner-managed financial services business established in Jersey, Channel Islands, in 1994. Offices in Jersey, London and Dubai

<https://www.fiduchi.com/>

ADMINISTRATOR

Kane Solutions

Efficient, innovative, fully customizable, end-to-end administration services and platforms that leverage people, processes and technology. Kane has USD 14 billion in funds under administration and based in Bermuda, Malta, Mauritius and Dubai

<https://www.kanesolutions.com/>

HOW THE PLAN IS STRUCTURED

Best of breed Financial Service Providers



FIXED RATE ASSET MANAGEMENT

BlackRock

BlackRock Inc, is the world's largest asset manager serving individual investors, companies, governments and foundations

- USD 10 trillion in assets under management
- Global operations with 70 offices in 30 countries
- Clients in 100 countries



PGIM

PGIM is the asset management arm of Prudential Financial, a global leader in investing and retirement security

- USD 1.5 trillion total assets under management
- USD 283 billion for retail investors
- USD 553 billion for institutional clients

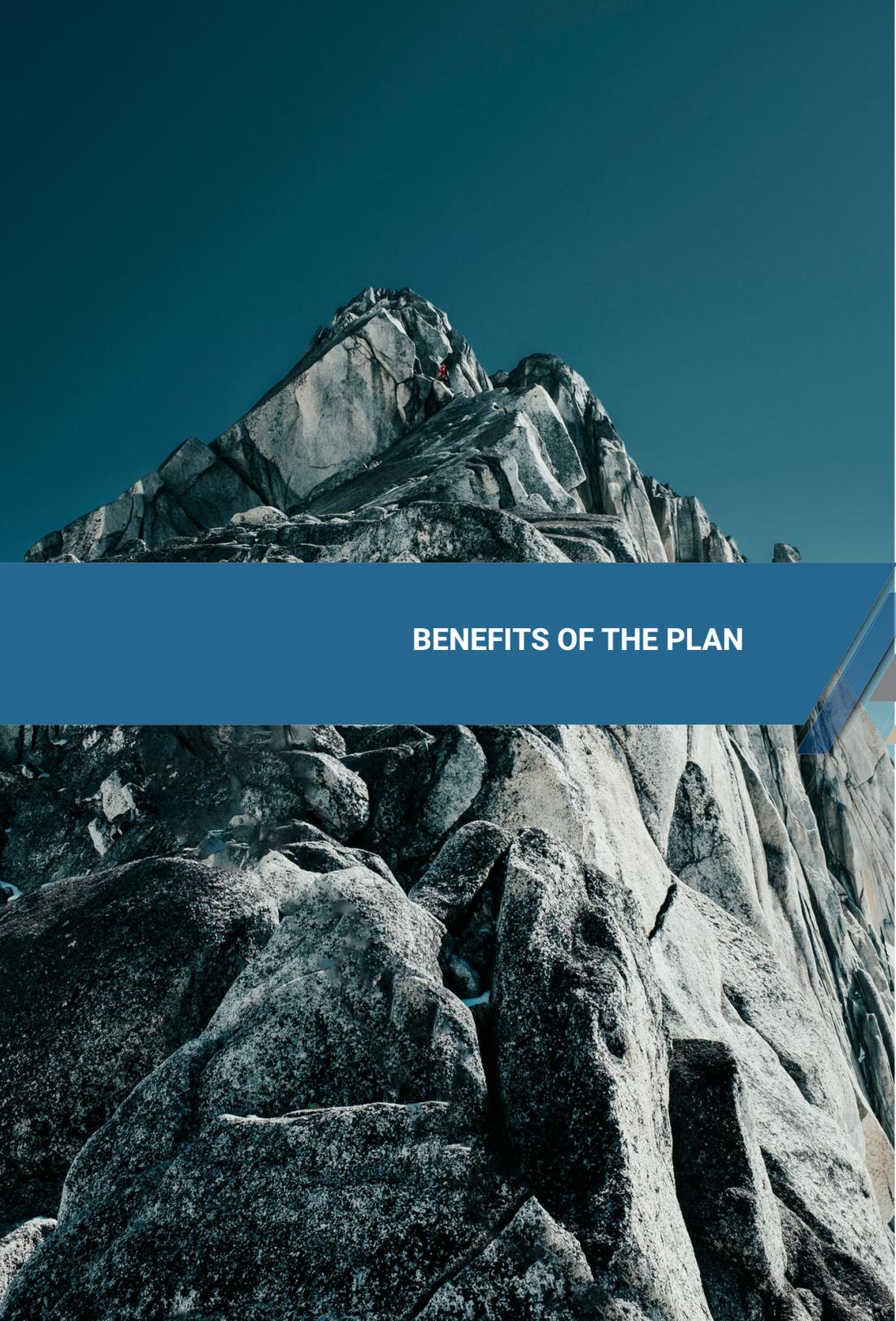
CUSTODIAN



BNY MELLON

One of the world's largest global custodians

- USD 47 trillion in asset under custody and/or administration
- USD 10 trillion of securities and USD 2 trillion of payments processed per day



BENEFITS OF THE PLAN

- Flexibility to choose one or more guarantee period and lock-in rates.
- Penalty free liquidity options after the first year and full liquidity after 3, 5, and 7 years in the corresponding Fixed Rate Plan.
- Seamless wealth transfer to your beneficiaries without the hassle of a lengthy and expensive probate.
- Owning your investment plan in a sub-trust outside of your own country in a safe jurisdiction like Jersey (Channel Islands) can help diversify your assets and protect your wealth from currency fluctuations or other economic risks in your country of residence.
- Flexible Ownership - Individuals, Companies/ Partnerships/LLCs and Trusts can own a sub-trust to hold one or more investment plans.
- There are no upfront charges in this plan. 100% of your contribution is allocated by the Trustee to the Fixed Rate Plan you choose.

HOW THE PLAN WORKS

Guaranteed capital and interest returns, no matter how the markets perform

1

Within a Jersey Trust “Channel Islands”

Your selected investments plans are purchased through a Jersey sub-trust formed on your behalf, by a trustee regulated by the Jersey Financial Services Commission.

This structure ensures your confidentiality remains protected and that the power to designate beneficiaries remains in your hands.

Benefits of a Trust Participation

- **Diversification of currency/country:**
Purchasing an investment plan within a sub-trust outside of your own country can help diversify your assets and protect your wealth from currency fluctuations or other economic risks in your country of residence.
- **Wealth transfer and estate planning:**
The structure provides peace of mind that, upon your death, your beneficiaries will receive the assets you have accumulated, without the complications of a potentially lengthy and expensive probate process.
- **Asset protection:**
Holding funds in a stable, tax neutral jurisdiction such as Jersey, can safeguard against potential loss. In addition, all of your assets are held by the trustee, and are therefore insulated from any creditors.
- **Reduction of potential foreign tax:**
Jersey does not impose tax on the Trust. However, governments of investors who live outside of Jersey may tax income earned and require investors to report any such income. The Trustee is subject to FATCA and CRS reporting.

ABOUT JERSEY



The trust is domiciled in Jersey, the largest of the Channel Islands, and a politically and financially stable jurisdiction.

Jersey is one of the world's leading international finance centers for over 60 years, thanks to its reliability, political and economic stability and forward-thinking legal and regulatory infrastructure.

Jersey is not part of the United Kingdom but is a self-governing dependency of the British Crown. The Island has complete autonomy in all matters of internal government, including taxation.

Since 1984, Jersey established trusts for the protection of their beneficiaries.

Jersey Trusts are not registered with the government affording them the greatest level of privacy.

HOW THE PLAN WORKS

Guaranteed capital and interest returns, no matter how the markets perform

2

5 year rate over multiple guarantee periods

With a traditional 5 year investment you are locked in at the same interest rate for the entire 5 year period.

- If interest rates go down, you maintain the higher rate
- If interest rates go up, you remain at the lower rate

With the **Guaranteed Fixed Rate Plan** you can maintain the same rate with control by renewing the guarantee period at maturity.

- If you believe rates will go up, you can lock-in for a shorter term
- If you believe rates will go down, you can lock-in for a longer term

Guaranteed Wealth Transfer Value

No matter what happens to interest rates in the future, you have peace of mind knowing you will never earn less than 1% annually.

Select the fixed rate guarantee period you desire and have the option of renewing at the then prevailing rate for 3, 5 or 7 years



The interest rates shown are hypothetical and should not be viewed as an indicator of future rates.

HOW THE PLAN WORKS

Guaranteed capital and interest returns, no matter how the markets perform



3 Liquidity

Attractive liquidity options

10% free withdrawals annually after the first plan year

- / Minimum USD 5000 per withdrawal
- / Based on original contribution
- / No interest rate adjustment
- / Does not apply if you surrender your plan
- / Non-cumulative

	Plan Year 1	Plan Year 2	Plan Year 3	Plan Year 4	Plan Year 5	Plan Year 6	Plan Year 7	Plan Year 8
Withdrawal Charge – 3 year plan	9%	8%	7%	0%	0%	0%	0%	0%
Withdrawal Charge – 5 year plan	9%	8%	7%	6%	5%	0%	0%	0%
Withdrawal Charge – 7 year plan	9%	8%	7%	6%	5%	4%	3%	0%

An interest rate adjustment may apply to withdrawals before plan maturity.

All charges are waived at death.

4 Guaranteed Wealth Transfer

Guarantees your beneficiaries will receive no less than the account value plus any growth up to the time of death.

Your beneficiaries have the choice to:

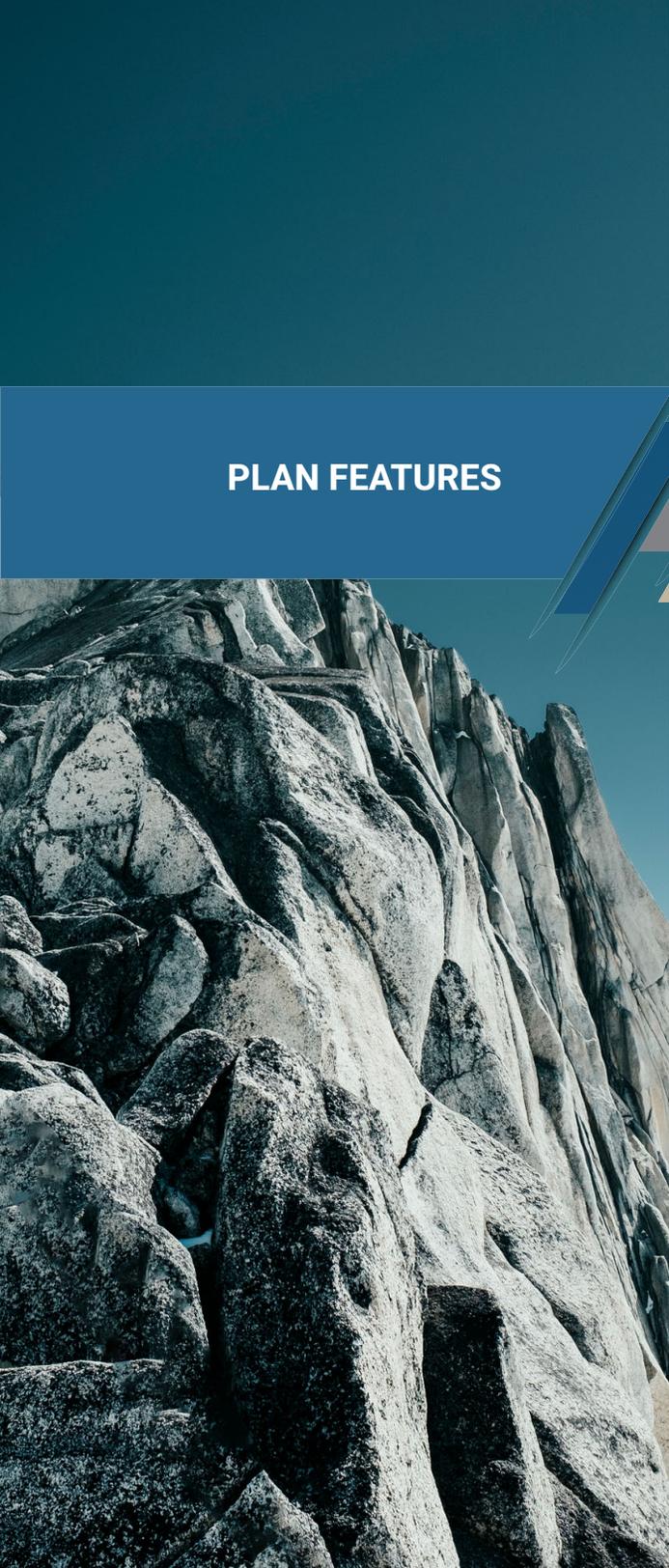
- / Continue the plan with a new Guaranteed Wealth Transfer Value*, or
- / Receive the Guaranteed Wealth Transfer Value in a lump sum payment.

*If multiple Sub-Trust Participants are named, the Guaranteed Wealth Transfer Value will be paid upon the death of the last surviving Sub-Trust Participant.

ONE FINAL THOUGHT...

Do you know the direction of interest rates?





PLAN FEATURES

Maximum Issue Age	80
Minimum Investment	USD 50,000
Maximum Investment	USD 5,000,000 which may be exceeded with prior approval
Additional Minimum Investment	USD 50,000
Plan Fees and Charges	100% allocation. No initial fees or sales charges
Pricing and Valuation	Annually
Guarantee Periods	3, 5 and 7 year durations
Plan Structure	Jersey Trust Participation
Ownership	Individuals, Companies/Partnerships/LLCs, Trusts

What happens at Maturity

Where advanced notice is provided for renewal, your selected investment plan begins working for you immediately at maturity. Without direction given within 45 days after maturity, your existing Fixed Rate Plan will automatically renew in a new 3 Year Fixed Rate Plan at the then prevailing rate. At maturity, until renewal, there is no interest earned, so it is important to make your renewal selection early.

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The Axonic Guaranteed Fixed Rate Plan brochure was created to provide a brief description of the benefits and features of the Plan. For a complete description of the terms and conditions, please read the Plan Features At a Glance document and the Supplemental Disclosure Document carefully before investing. Please ask your Financial Advisor for a copy of these materials.

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The Axonic Guaranteed Fixed Rate Plan is an investment plan held in a sub-trust for the benefit of the sub-trust participant named in the Application to Form a Sub-Trust. All values in the Axonic Guaranteed Fixed Rate Plan are U.S. dollar denominated.

Investment Plans are guaranteed to earn a minimum of 1.00% per plan year by contract with highly-rated, appropriately licensed and capitalised insurance companies.

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