

investment-insurance bond  
**ProtectInvest**

Digital, tax-efficient investment-insurance bond.  
Save, flexible and tax-efficient Fund investing.

# ProtectInvest

## About us

nl360 vertriebs gmbh is one of the leading providers of innovative financial products and we help through our investment solutions to make your assets grow in a secure environment.

As a long-established company with Swiss roots, we know the importance of a relationship based on trust. This is exactly what we focus on with our product offer, which is selected and designed with flair and foresight in order to give your capital a secure future. Investments in cash- and noncash assets are the perfect way to not only preserve the value but also increase the value of your portfolio.

The ProtectInvest insurance platform impresses with its high level of security thanks to autopilot, bankruptcy protection, attractive tax advantages, flexible contract terms and flexible succession and donation benefits towards your relatives. But that doesn't mean that you have to compromise regarding returns on your investments. We offer a range of managed portfolios/strategies as well as many classic funds and ETFs that can be combined to offer a diversified investment that can generate good returns over the long term.

ProtectInvest's insurance partner is Nucleus Life AG, a recognized and well established Liechtenstein based insurance company. As an international investor, you can also benefit from the exclusive Liechtenstein privileges.

ProtectInvest - an investment that will reward you and your family.

# ProtectInvest

## Your benefits

The investment pro for your future! The requirements for an investment are high: it should be specially tailored to your needs, be flexibly adaptable to your changing living conditions at any time, include best opportunities for returns, take advantage of tax opportunities and offer the necessary level of security and discretion.

The aforementioned wishes can be implemented by investing directly into mutual funds or by using a unit-linked life insurance bond as investment vehicle.

Viewed individually, these 2 investment philosophies have advantages and disadvantages:

### Direct Fund investments

#### Pros

- Average sized fund choice (around 3 thousand)
- Online access to the portfolio valuation
- Transactions within one day
- Cash and funds can be transferred

#### Cons

- High and complex taxation
- High bid-offer spread on transaction
- No stop-loss or take-profit tools available

### Usual unit-linked life insurance contract

#### Pros

- Milder taxation
- No bid-offer spreads on buy and sell
- Flexible death cover

#### Cons

- Small fund choice
- No online valuation tool
- Number of switches limited
- Funds not accepted as premium
- Expensive guarantees

## ProtectInvest offers the best of both worlds

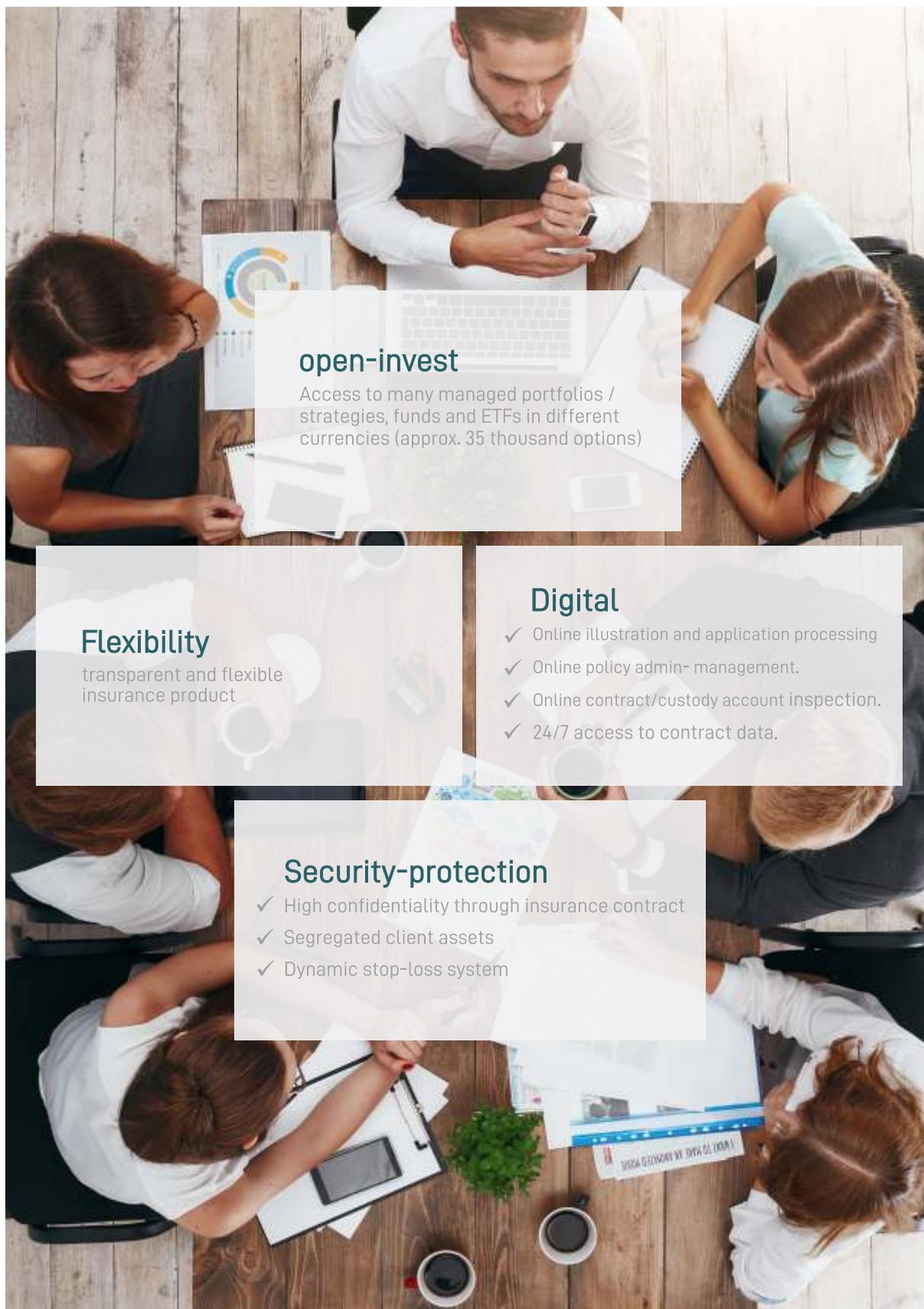
### PROTECTINVEST – Your Pros

- ✓ mild and optimized taxation
  - ✓ no taxation within the insurance bond
  - ✓ many managed portfolios and strategies
  - ✓ bankruptcy protection: client assets are segregated funds
  - ✓ CHF, USD, EUR contracts with Liechtenstein based custodian bank
  - ✓ all funds and ETFs (about 35 thousand possibilities) - guaranteed!
  - ✓ digital application and contract administration
  - ✓ Stop-Loss-System, incl. currency observation
  - ✓ investments in CHF, GBP, USD etc. possible
  - ✓ choice of different custodian banks
  - ✓ complete broker online- tool „FMS“
  - ✓ online account access
- and lots more...



# ProtectInvest

Four building blocks for your success



## open-invest

Access to many managed portfolios / strategies, funds and ETFs in different currencies (approx. 35 thousand options)

## Flexibility

transparent and flexible insurance product

## Digital

- ✓ Online illustration and application processing
- ✓ Online policy administration.
- ✓ Online contract/custody account inspection.
- ✓ 24/7 access to contract data.

## Security-protection

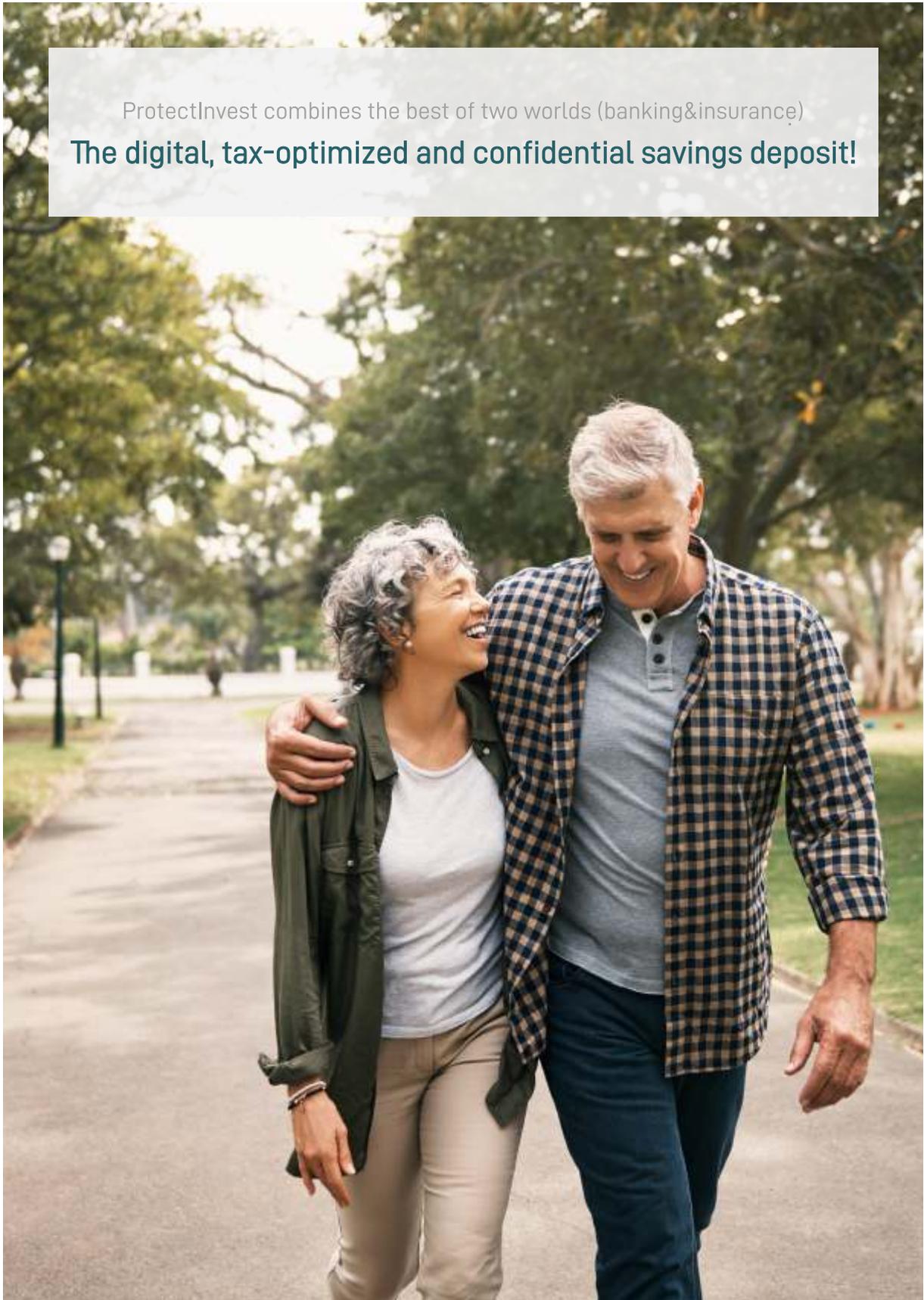
- ✓ High confidentiality through insurance contract
- ✓ Segregated client assets
- ✓ Dynamic stop-loss system

# ProtectInvest

Advantages of both worlds

ProtectInvest combines the best of two worlds (banking&insurance)

**The digital, tax-optimized and confidential savings deposit!**



# Building block 1

## open-invest

ProtectInvest gives you access to many managed portfolios / strategies and almost all funds with the European passport, as well as most ETFs (approx. 35 thousand options).

With our ProtectInvest insurance contract we can fulfill your individual wishes and implement your or your financial adviser`s personal strategies.

Of course, this also applies to foreign currency investments in CHF, USD, British GBP, swedish or norwegian crowns etc. Please find below some of our proposed investment strategies:

	
<b>Name</b> BB ETF Strategy equities	<b>Name</b> BlackRock Managed Index Portfolio-Growth
<b>Investment focus</b> <ul style="list-style-type: none"><li>▪ Up to 100% equities</li><li>▪ Actively managed</li><li>▪ ETF-based</li></ul>	<b>Investment focus</b> <ul style="list-style-type: none"><li>▪ Up to 100% equities</li><li>▪ Actively managed</li><li>▪ ETF-based</li></ul>
<b>SRRI</b> 5	<b>SRRI</b> 5
<b>p.a. Performance since inception</b> see fund factsheet	<b>p.a. Performance since inception</b> see fund factsheet
<b>Safety net</b> No	<b>Safety net</b> No
<b>Stop-Loss</b> Yes, through ProtectInvest	<b>Stop-Loss</b> Yes, through ProtectInvest
<b>Minimum premium</b> EUR 10.000	<b>Minimum premium</b> EUR 10.000



**Name**

3F-Portfolio80

**Investment focus**

- Up to 80% equities
- Actively managed
- Fund-based (Dimensional Funds)

**SRRI**

6

**p.a. Performance since inception**

see fund factsheet

**Safety net**

No

**Stop-Loss**

Yes, through ProtectInvest

**Minimum premium**

EUR 5.000

**Name**

BlackRock Managed Index Portfolio-Moderate

**Investment focus**

- Up to 70% equities
- Actively managed
- ETF-based

**SRRI**

4

**p.a. Performance since inception**

see fund factsheet

**Safety net**

No

**Stop-Loss**

Yes, through ProtectInvest

**Minimum premium**

EUR 5.000



**FINANZINVEST**  
Consulting GmbH  
**3F-Portfolio60**

**Name**

3F-Portfolio60

**Investment focus**

- Up to 60% equities
- Actively managed
- Fund-based (Dimensional Funds)

**SRRI**

6

**p.a. Performance since inception**

see fund factsheet

**Safety net**

No

**Stop-Loss**

Yes, through ProtectInvest

**Minimum premium**

EUR 5.000



**V-S-P Strategie**

**Name**

V-S-P Strategie

**Investment focus**

- Up to 50% equities & 50% volatility strategy
- Actively managed
- Equities-/Options-based

**SRRI**

4

**p.a. Performance since inception**

see fund factsheet

**Safety net**

Yes

**Stop-Loss**

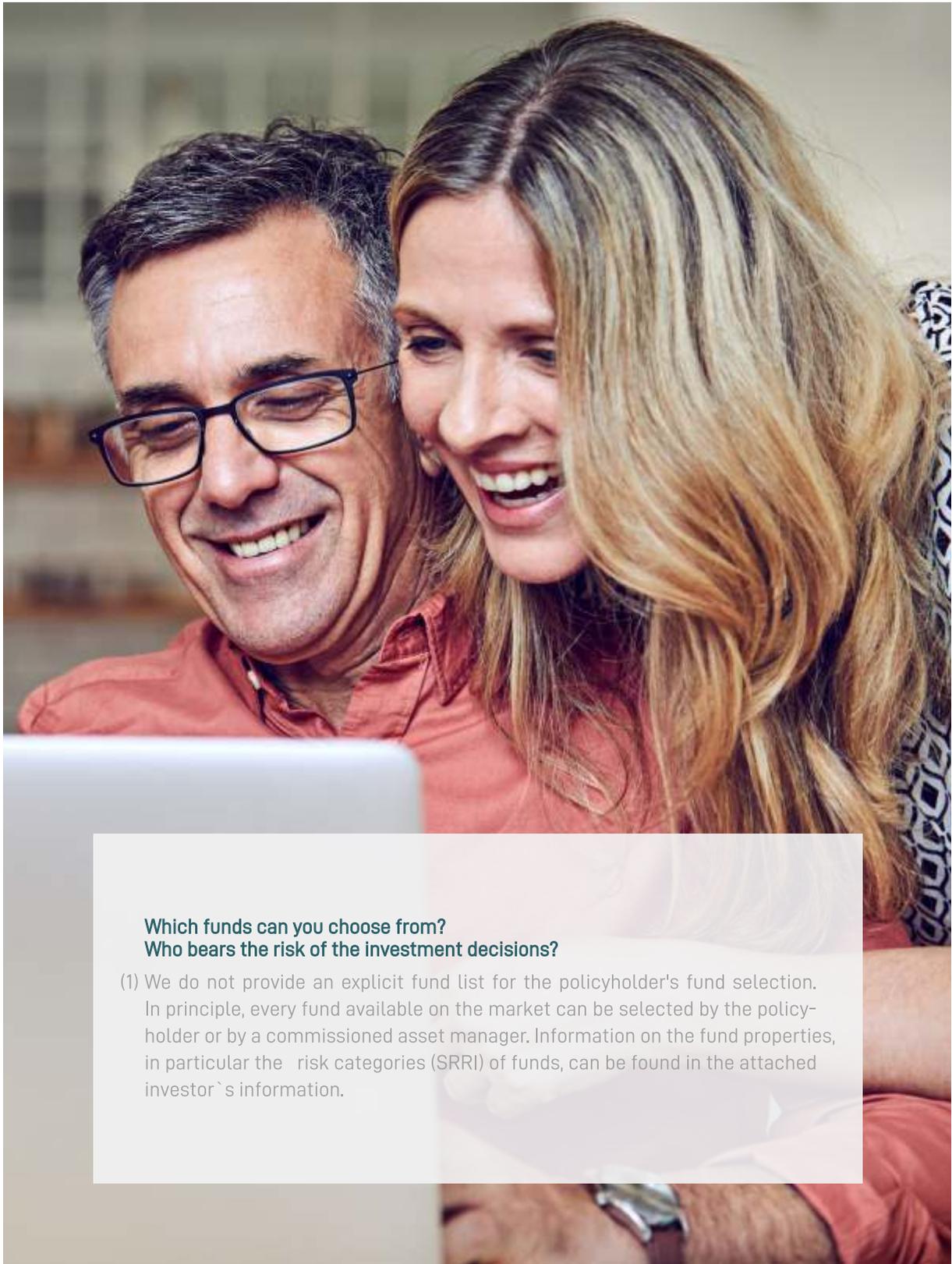
No

**Minimum premium**

EUR 5.000

## **OPEN STRUCTURE PRODUCT - no fund limitation**

Thanks to our open-investment structure, ProtectInvest gives you an unlimited access to the top products - from today and tomorrow (approx. 35 thousand options). We guarantee this open fund choice in our General Conditions.



### **Which funds can you choose from? Who bears the risk of the investment decisions?**

- (1) We do not provide an explicit fund list for the policyholder's fund selection. In principle, every fund available on the market can be selected by the policyholder or by a commissioned asset manager. Information on the fund properties, in particular the risk categories (SRR1) of funds, can be found in the attached investor's information.

# Building Block 2

## Flexibility

### Transparent and flexible insurance product

ProtectInvest is a unique investment vehicle that combines many features of the investment world through an insurance bond without compromising on the flexibility side.

#### it offers:

- ✓ transportability when moving to other countries
- ✓ multiple choice of applicants/insured lives possibilities
- ✓ wealthplanning through donation and inheritance structuring
- ✓ multiple possibilities regarding revocable as well as irrevocable beneficiaries
- ✓ lifelong investment portfolio with options like top-up payments, regular or irregular "annuity" payments
- ✓ acceptance of real estate, art and private equity as underlying investment
- ✓ open structure investment vehicle (worldwide investment possibilities)
- ✓ possibility to use as collateral against loans
- ✓ own bank as custodian possible on demand
- ✓ choice of personal asset manager possible
- ✓ many custodian banks to choose from
- ✓ very attractive pricing
- ✓ and much more...



### **Flexible succession and donation tool**

With ProtectInvest you can easily and conveniently settle the succession of your estate outside the legal succession way and with absolute discretion. You determine the beneficiary, the insured person (s) and the term of the contract according to your wishes. You can also donate your insurance contract to up to two new policyholders (donation / inheritance), for example to your children or grandchildren, and use tax-free allowances to your advantage.



### **Contract Costs**

All ProtectInvest costs and fees are transparently disclosed. You can find more information on this in the applicable General Conditions, which you can obtain free of charge from your financial advisor.

# Building Block 3

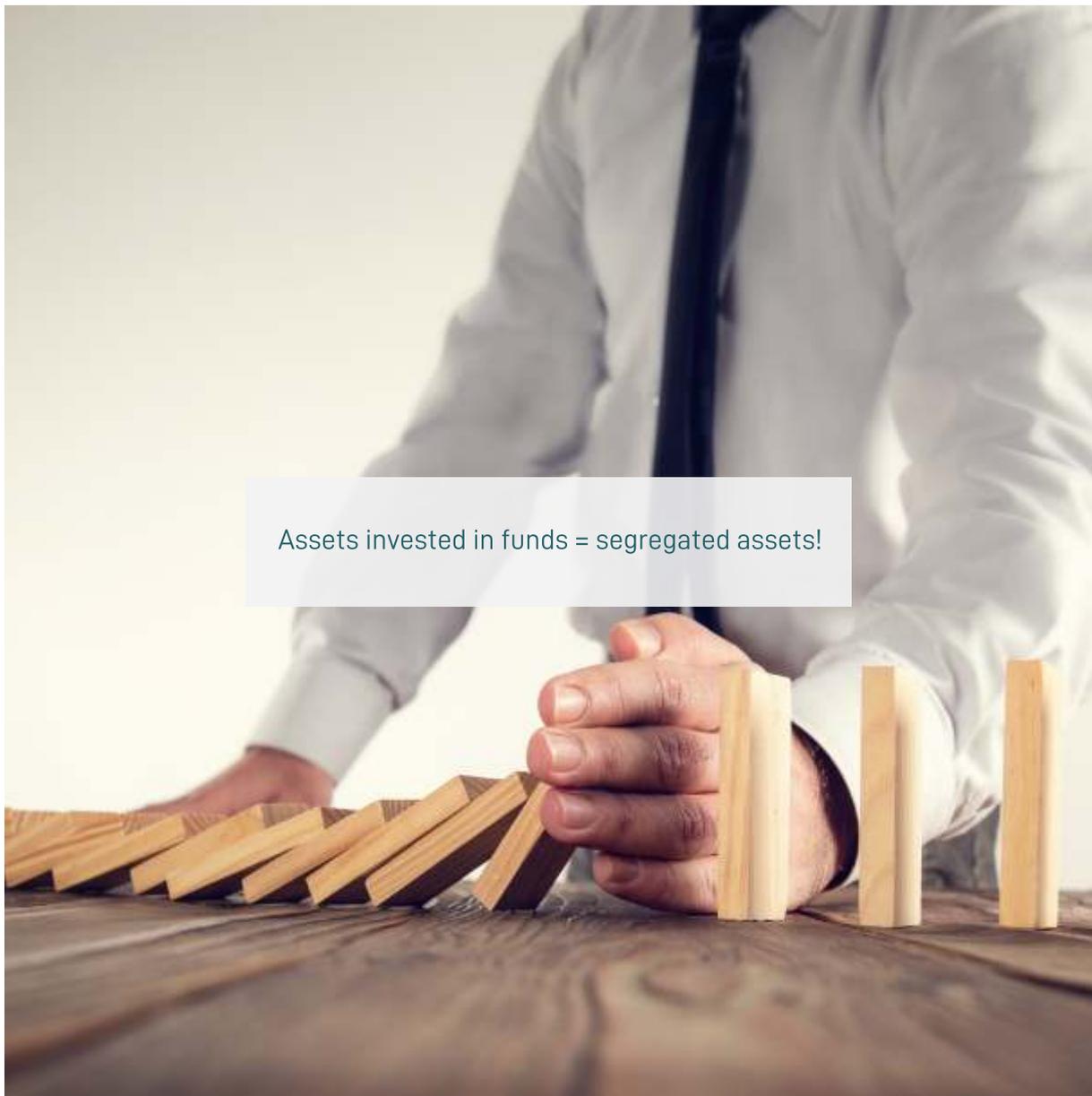
## Investment security

### Protection against insolvency

For many customers, the issue of security and discretion is also very important when investing in an unit-linked insurance product.

With ProtectInvest, your assets enjoy the highest possible security. In accordance with Liechtenstein supervisory law, the investment of the insurance policy is classified as separate assets (segregated assets, Art. 161 Insurance Supervision Act and Art. 45 Bankruptcy Code) and is therefore protected in the event of insurance company-or custodian bank bankruptcy.

This means that insurance company creditors who are not policyholders are not entitled to freeze or seize the assets of the insurance policies in the event of bankruptcy.



# Investment losses protected through our "stop-loss" auto pilot monitoring tool

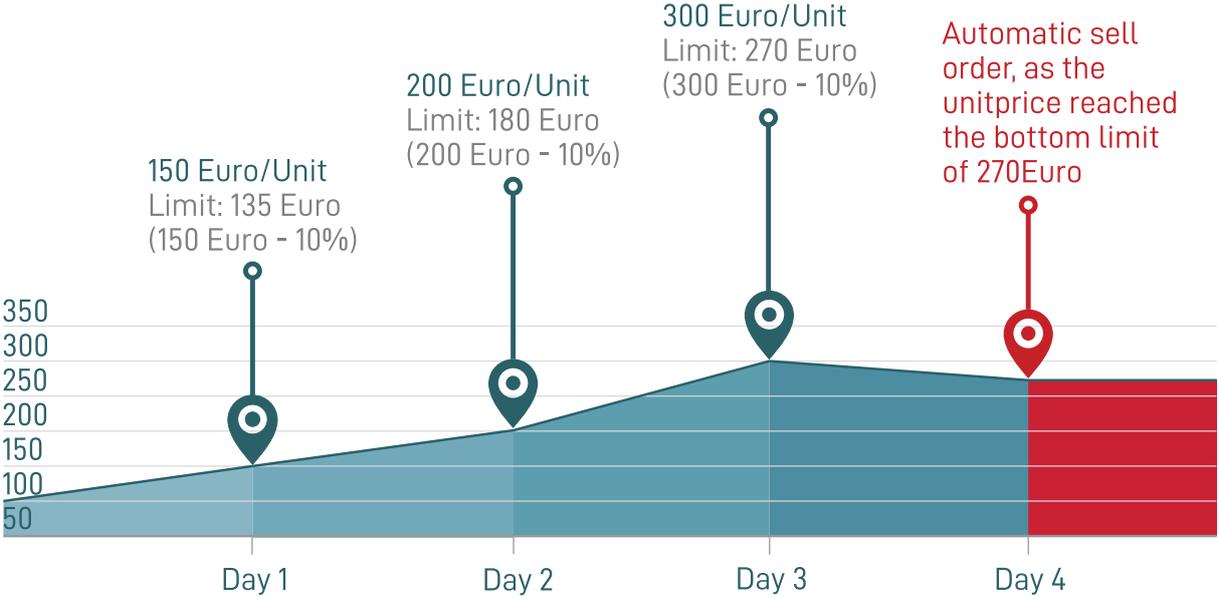
The higher the losses on your portfolio are, the more performance is needed to compensate these losses!

Losses	Profit needed to compensate
10%	11%
20%	25%
50%	100%

Our innovative automatic monitoring system autopilot is a simple and inexpensive way to automatically protect your investment against losses and secure profits by means of a shift or switch. This offers you the options: stop-loss dynamic, re-entry, take profit and / or drip feeding (not investing all in one).

You can set these options to suit your needs at the individual fund level. With the autopilot you protect your assets from losses, secure accrued profits and / or take advantage of favorable entry prices opportunities

**Example scenario:**  
 Purchase at 100 euros/per unit  
 Stop-Loss-Limit 10% (-10%)



Stop-loss is not an investment guarantee, but an order to automatically sell the relevant fund / ETF from at a specified limit.

## Building Block 4

Digital with FMS-Software



The FMS – Finance Management System – allows you and your financial adviser to have access to your ProtectInvest account and its daily portfolio valuation 24/7.

- ✓ Daily portfolio valuation
- ✓ Online Fund transaction like buying/selling/switching
- ✓ autopilot (stop-loss etc.)
- ✓ and much more...

## Partners

### ProtectInvest-Partner-banks



V-BANK was founded in 2008 and manages approximately 19.8 billion euros (as of March 31, 2020). Regulatory liquidity requirements will be exceeded five times as of June 30, 2016. V-BANK is a member of the deposit guarantee fund of the Federal Association of German Banks. You won't find any risky business areas such as investment banking or corporate lending at V-BANK. This makes V-BANK independent firstly and secondly offers you a high degree of security.



Augsburger Aktienbank was founded in 1963 as a branchless institution and as one of the oldest direct banks in Germany. Since then, it has developed into one of the most important settlement partners for financial service providers in the distribution of securities in Germany. As an interface between investment companies and sales organizations, the bank manages holdings of over EUR 13 billion and offers its approximately 320,000 customers the full range of funds and securities in addition to traditional banking products.



Liechtensteinische Landesbank AG combines two essential aspects - experience and innovation. The LLB has been committed to secure and stable banking for over 150 years without losing its dynamism and innovation. Thanks to its know-how, Liechtensteinische Landesbank AG provides first-class and trustworthy services for its customers. The main shareholder is the State of Liechtenstein (57.5%). Liechtenstein has an AAA rating from Standard & Poor's. Moody's rates the Liechtensteinische Landesbank with Aa2 and underlines the stability and financial strength of the LLB. Approx. 170,000 customers and 50 billion Swiss francs under management speak for themselves.

### Other custodian banks

We also have agreements with other custodian banks in Germany, Switzerland, Luxemburg and upon request, depending on the investment amount, we can discuss the possibility of making agreements with the policyholder`s own bank.

# ProtectInvest

## Highlights

Use the advantages of the insurance and investment world in one product. High security, top performance, flexible and optimized for tax purposes



- ✓ mild and optimized taxation
- ✓ no taxation within the insurance bond
- ✓ many managed portfolios and strategies
- ✓ bankruptcy protection: client assets are segregated funds
- ✓ EUR, USD, EUR contracts with Liechtenstein based custodian bank
- ✓ all funds and ETFs (about 35 thousand possibilities) - guaranteed!
- ✓ digital application and contract administration
- ✓ Stop-Loss-System, incl. currency observation
- ✓ investments in CHF, GBP, USD etc. possible
- ✓ choice of different custodian banks
- ✓ complete broker online- tool „FMS“
- ✓ online account access
- ✓ and lots more....

# ProtectInvest

## Chances and „risks“

### CHANCES

- Unlimited choice of mutual funds, managed portfolios and ETF`s.
- Daily liquidity guaranteed in ProtectInvest as long as the funds allow it.
- You can use ProtectInvest to invest your assets promisingly, flexibly and efficiently.
- You can choose the level of death cover in order to protect your family and other possible beneficiaries.
- When investing in managed portfolios, you diversify the risks by taking different opportunities that the capital markets offer.
- ProtectInvest with its lifelong cover gives you a financial instrument which you can structure even transgeneration.
- ProtectInvest is perfectly transparent and highly cost efficient.
- ProtectInvest offers the possibility to smooth the effects of possible taxation.
- Our autopilot „stop-loss“ enables you to limit possible financial losses and to supervise your investments in foreign currencies.
- Our regular encashment plan or the fact that you can at any time surrender part of your investment (or take profits) makes it an alternative to annuity plans.
- ProtectInvest allows premiums to be paid with existing portfolios.

### „RISKS“

- ProtectInvest is a product for long term investment.
- As a unit-linked investment product the value and performance depend on the value of its underlying funds and so the risk of total loss of one or more underlying investments exists per definition.
- When investing in bond-funds the risk of the creditor defaulting is existing.
- When investing, also partly, in portfolios that are not held in your local currency you may suffer exchange rate losses even if the Net Asset Value of the underlying fund/s may not have fallen and so the return on investment could be smaller than the amount/premium invested.

### Other risks

Surrendering units can be suspended temporarily when extraordinary events occur. Due to human errors, IT-problems, other impacting situations from outside or the insolvency of a custodian bank, losses on your investment would be possible although your positions might not have suffered negative performance.



Receiving the best, ProtectInvest!



Important notice: This flyer is only to be understood as general information. For further important information on the opportunities, risks, costs of the relevant funds, etc., please refer to the relevant fund prospectuses and fact sheets, which you can obtain free of charge from the relevant fund company and / or from the relevant custodian bank.

This flyer is not to be understood as a prospectus and/or investment regulations document. It is just a very simplified representation of the ProtectInvest insurance bond and its diverse investment opportunities and options as part of a unit-linked life insurance contract. nl360 vertriebs gmbh is not liable for any errors. All information has been compiled with the greatest possible care. This flyer is not part of the general insurance conditions.

Further information can be found in the consumer information, the insurance conditions, the fund prospectuses, the fact sheets and the application form. The investor is advised to find out all about the relevant investment options before making a possible investment decision. This information does not come from the insurance company which is not liable for errors. This flyer is neither a recommendation nor legal and/or tax advice, but is for informational purposes only. Even if the information has been compiled with the greatest possible care, no guarantee can be given for the correctness or completeness of the information. Subject to printing and typ setting errors.

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