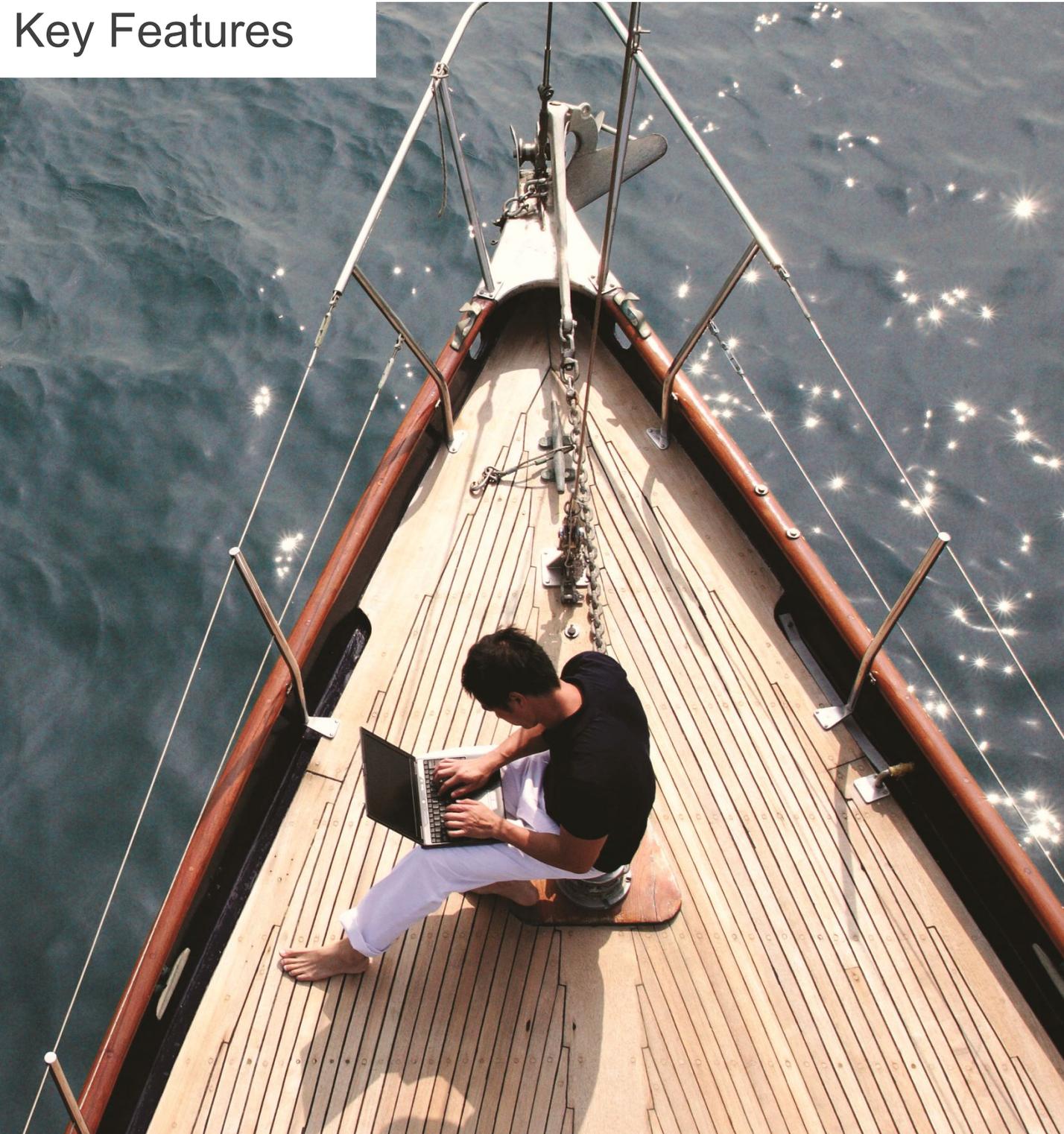




Yachting **Financial Solutions**

# Polaris

## Key Features



21st Century Investment for Yacht Crew

## About Polaris

### What is Polaris?

Polaris is Yachting Financial Solutions' capital investment platform. It's a core structure that can hold any of YFSOL's currently available investment options: Strategies, Trader, Quadrant and Special & Classic Investment Opportunities.

### Custodian Life

We've teamed up with Custodian Life, who provide the administrative and custodial framework that powers Polaris. Custodian Life offers an innovative and flexible investment structure, giving you the simplicity of building an investment portfolio in the robust, tax-efficient environment of Bermuda, one of the world's top three financial jurisdictions.

## About Custodian Life—YFSOL's Polaris Custodian

Custodian Life was founded specifically to provide offshore investment solutions to international clients.

- Class C Insurer—the company is registered under the Bermuda Insurance Act 1978 and is under supervision of the Insurance Department within the Bermuda Monetary Authority ([www.bma.bm](http://www.bma.bm)).
- Policyholder protection—registered under the Segregated Accounts Companies Act 2000.
- The policies benefit from the tax-efficient treatment enjoyed by offshore bonds issued in Bermuda.
- Bermuda—one of the world's leading offshore financial jurisdictions, with 75% of the world's Fortune 100 companies operating within the country.
- Compared to Bermuda, no other country in the world has a higher percentage of actuaries, accountant or underwriters among its population.
- Uncluttered and clear. Custodian Life specialises in 1 product, with 100% flexibility.



## YFSOL Strategies Overview

- The underlying funds are selected by Yachting Financial Solutions' investment committee.
- Funds are dealt on institutional terms at a discount to the private investor, and avoiding minimum investment criteria. The composition of each strategy is reviewed by the YFSOL investment team monthly.
- There are no individual dealing fees. The strategies take advantage of changing market conditions at low cost.
- YFSOL strategies have an internal management charge of 0.75% per year, divided equally between Custodian Life for administration and Yachting Financial Solutions for management.
- Switching between strategies is available at a charge of USD 45 per switch.
- There is a single monthly date for each strategy for both investments and redemptions.

You can find information about our seven strategies on the next page.

## Six Exclusive Strategies

Polaris gives Yachting Financial Solutions clients exclusive access to a selection of non-stock-market- and stock-market-correlated investment portfolios (strategies). They are designed to take full advantage of the 21st century investment climate and are available exclusively via Yachting Financial Solutions.

- **YFSOL V [Value]:**  
**In a nutshell:** YFSOL V is a value-investing strategy. It's the strategy that has made Warren Buffett (the world's second richest man in 2017, according to Forbes) most of his fortune.

Value investors believe that a stock's price is not necessarily the same as the company's value, and that money can be made by buying such businesses for less than their true worth. Value investing is once again gaining traction among major fund managers. We believe it is overdue a comeback, which is why we've created YFSOL V—an investment strategy that gives you the opportunity to invest like Warren Buffett.

**Website:** <http://www.yfsol.com/yfsol-v/>  
**Launch date:** June 2016
- **YFSOL SRE [Strategic Real Estate]:**  
**In a nutshell:** A non-stock market investment strategy focusing on niche property opportunities, such as care homes, student accommodation and holiday parks. The fund includes the LAMP fund, which renovates distressed London property for resale.

**Website:** <http://www.yfsol.com/yfsol-sre/>  
**Launch date:** June 2013
- **YFSOL I [Income]:**  
**In a nutshell:** An income-producing strategy geared to producing around 8% per year return, with low volatility and the ability to draw income on a quarterly, half-yearly or annual basis.

**Launch date:** March 2013
- **YFSOL C [Core]:**  
**In a nutshell:** A low-volatility, corporate bond strategy with high liquidity and the potential for higher growth above a 6% target baseline.

**Website:** <http://www.yfsol.com/our-exclusive-solutions/yfsol-core/>  
**Launch date:** November 2015
- **YFSOL S [Stars]:**  
**In a nutshell:** The best investors in the world working for you! High-growth stock market/hedge fund strategy. Six Star investors from both sides of the Atlantic—the best in their field who are still accepting new investment money:

  - Warren Buffet [USA]
  - Richard Driehaus [USA]
  - Dale Nicholls [AUS]
  - Neil Woodford [UK]
  - Ed Leggett [UK]
  - Giles Hargreave [UK]

**Website:** <http://www.yfsol.com/yfsol-stars/>  
**Launch date:** June 2015
- **YFSOL H [Harmony]:**  
**In a nutshell:** Harmony is a portfolio of investments run by London-based Momentum Asset Management. Momentum are responsible for investments totalling USD 5.6 billion, including USD 5 million on behalf of YFSOL clients. Harmony is a 'best-in-breed strategy'. That means Momentum identifies the best managers in each investment sector worldwide and invests in their funds. We work closely with Momentum to review and manage the progress of your investments.

**Website:** <https://harmonyportfolios.com/about-us/about-the-harmony-portfolios/>  
**Launch date:** September 2018

## Trader

- Available to Polaris clients with EUR 40,000 or more in other Polaris investments. Minimum investment EUR 10,000. Maximum not to exceed value of non-Trader investments.
- This individual online trading platform provided by Exante in conjunction with Custodian Life enables clients to trade directly on their own account.
- Instant access to all financial markets and instruments is available from a single multi-currency account—meaning that any of the 50,000+ assets are only a couple of clicks away from the client. The platform works on every device—trade on the web, from a desktop application on Windows, MacOS or Linux, or directly from an iOS or Android smartphone.
- All trading gains/losses are contained inside the investment bond, giving the client both confidentiality and tax protection.

## YFSOL Classic & Special Investment Opportunities [YCOs & YSOs]

- A selection of individual and unconventional investment opportunities.
- Available quarterly to new or existing POLARIS clients at EUR 10,000 minimum investment into each tranche.
- Each opportunity tranche is open for a two-month period from launch, and we expect to repeat them twice each year.
- Open-ended investment period, unless specified at launch.

### YFSOL Classic Opportunities [YCO]

Investment in finite, tangible assets, with limited availability—consequently high potential value. Examples: fine wine, classic cars, antiques, fine art, music royalties, etc.

YCO 1 **Fine Wines**—Opened May 2018

YCO 2 **Classic Cars**—Opened July 2018

YCO 3—**Coming soon**

**Website:** <http://www.yfsol.com/yfsol-classic-opportunities/>

### YFSOL Special Opportunities [YSO]

Investment in specific, esoteric investment opportunities, with higher risk and potentially higher returns. Examples: legal marijuana, cryptocurrencies, peer-to-peer lending, venture capital, etc.

YSO 1 **Legal Marijuana**—Opened June 2018

YSO 2 **Legal Marijuana**—Opened October 2018

YSO 3 **Cryptocurrencies**—Scheduled for early 2019

**Website:** <http://www.yfsol.com/yfsol-special-opportunities/>

## Quadrant

Structured product offerings, usually providing both controlled-risk and capital safeguards for your investment. Quadrant investments are usually for a fixed term of 4-5 years. During that time, investors have no access to invested capital.

**Not current availability—We can launch subject to demand.**

## Polaris Structure and Charges

Polaris is a **Custodian Life Exclusive Investment Bond** linked to exclusive investment options for clients of Yachting Financial Solutions.

- The structure is designed to operate over anything from the medium (5-year) term to a lifetime asset.
- The Custodian Life EIB (Exclusive Investment Bond) has a simple charging structure:
  - 100% invested at outset [3% held in cash to cover fees/charges].
  - Upfront establishment fee—0%.
  - Establishment fee amortised quarterly—1.83% on original contribution only: years 1 to 5 inclusive.
  - Annual management charge—1.83% on policy gain only: years 1 to 5 inclusive.
  - Year 6+ annual management fee—0.33%.
  - Early withdrawal charge—unamortised establishment fees are due until the end of the agreed contract period.
  - Annual policy fee—USD 500.
  - Transaction charge—USD 45.
- Highly flexible: Access up to 90% of your investment without penalty at any time.





Yachting **Financial Solutions**

**Visit:** [www.yfsol.com](http://www.yfsol.com)

**Call:** + 353 212 357 060

**Email:** [info@yfsol.com](mailto:info@yfsol.com)

**YFSOL Antibes**

30 Rue Lacan  
06600 Antibes  
France

**YFSOL Palma**

(by appointment)  
4A, 32 Carrer dels Paraires  
(Plaza del Reina)  
Palma De Mallorca  
Espana

**YFSOL Global Hub**

NSC Campus, Mahon  
Cork  
Ireland

**Find us on:**

