



Product Innovations Limited

## SERVICES FOR INVESTMENT ADVISERS

### PRODUCT INNOVATIONS LTD

## Background

### Leaders in the Development of Structured Investment Products

Product Innovations Limited (PIL) was established in 2002 to work with top-end investment advisers to harness the buying power of large-scale investment business. Between 2002 and 2006, Product Innovations has been responsible for the delivery of a wide range of innovative capital guaranteed products. Totalling nearly £100,000,000, these products have been successful because of the inability of the major providers to deliver what the investors need. Not what the banks have to sell.

### Offshore Bonds and SIPPs

We have unique experience in delivering products for both SIPPs (and their variants) and the offshore and onshore bond markets. Clients in the Isle of Man, Guernsey, Dublin, and Luxembourg will not be disadvantaged. We provide the support to ensure that the right products are delivered consistent with the various tax wraps and their specific requirements.

### Personal Portfolio Bond Regulations

We have unique and sometimes painful experience in delivering products for the offshore bond market. We know the unique features of the various providers and we have been successful in negotiating this minefield to ensure that structures are compliant with Personal Portfolio Bond Regulations.

### Capital and Income Guarantees

Having worked with the IFA market the last four years, we have to be flexible in meeting the needs for both income and capital.

### Leading Investment Banks

We work with both household names and specialist banks to deliver the best ideas at the best price.

## Total Independence

### Best of Breed Sourcing of Products and Prices

We make it our business to spend as much time as possible talking to the variety of investment banks. No one bank can do everything and in fact, the constraints on most banks make it difficult to know where to turn. We do the looking, and the digging. We are not tied to any bank and we are not reliant upon the sales force of MLIM, Citi, JPM, or Schroeders, for example, to come knocking with ideas.

### Fee Efficient Structures

The best products for the best price. That is our mandate. We keep our overheads low, and transparent margins to ensure best pricing. Why pay more than you have to?

### Managing the Investment Banks and Insurers

You are our client. We want to make your job as efficient as possible so we run the project with the banks to make sure you get what you need. Simple, timely, and well-managed expectations on both sides make for happy relationships.

### How does PIL make money?

We are paid on successful completion of the transaction at an agreed rate by the bank. That's all. Clean and clear.

### Value-added service.

We would like to discuss how we can add value to your business. Either by sourcing new ideas, providing better pricing or delivering innovative ideas to your customers. In the meantime, please do not hesitate to contact us if you have any questions or problems in the mean time.

For More Information

Online	On the Phone	On Skype™
<a href="http://www.productinnovations.co.uk">www.productinnovations.co.uk</a>	David Barclay-Miller Scott Levy	+44 (0) 7949 773 299 +44 (0) 7901 914 055 Bluelogic123 Scottalevy