



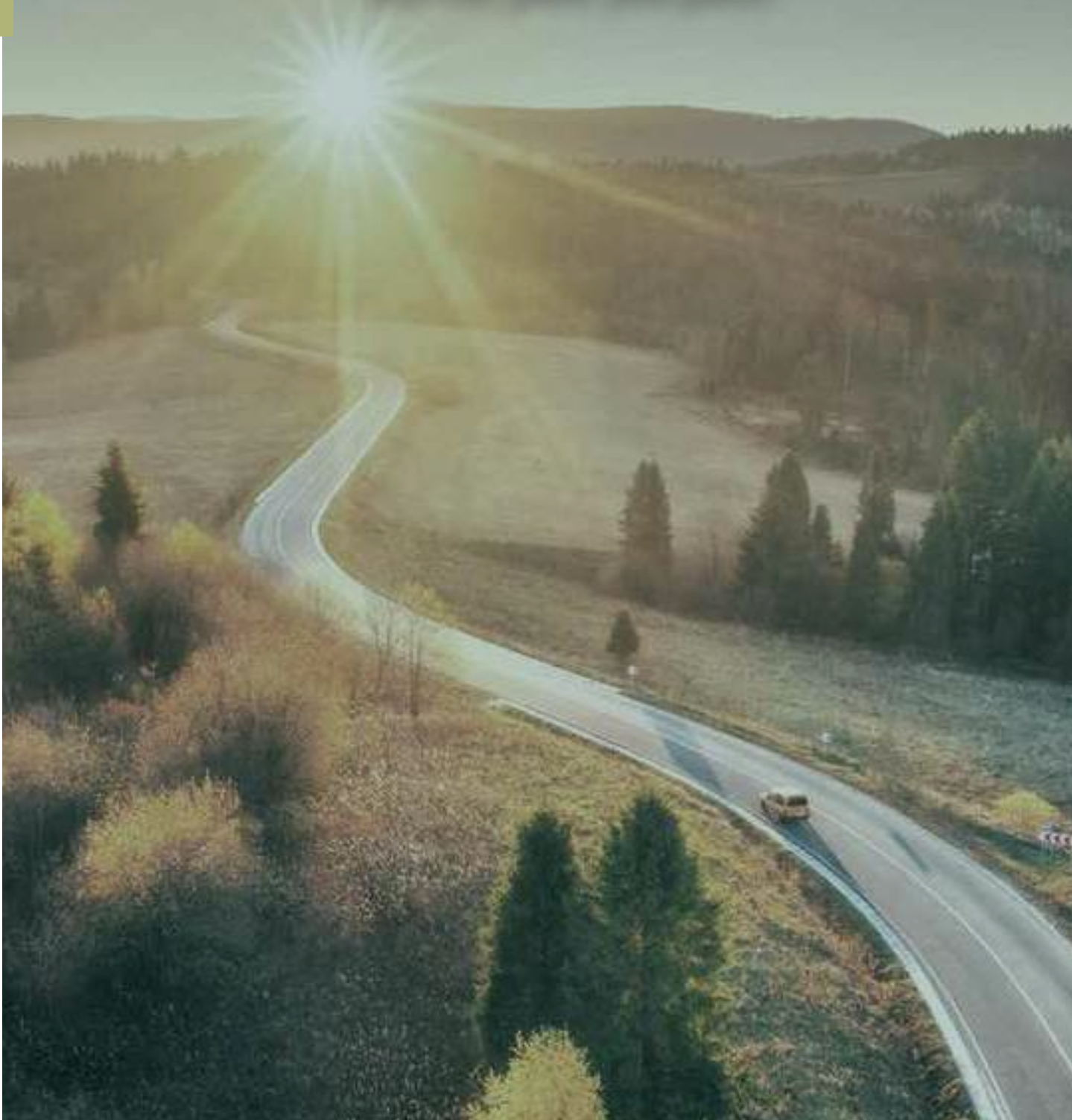
PLAN BROCHURE

Regular Savings Plan

Pachira



*Fortune is not bestowed,
but the path you pave.*



PLAN BROCHURE ***Pachira***

Everyone desires good fortune to smooth their life journey. However, fortune isn't merely a gift or a mystical force; it often arises from preparedness, grabbing opportunities, utilising resources, and assuming control.

In wealth management, preparedness encapsulates a proactive mindset that aligns with the goal of achieving financial security and growth. It's about taking charge of your financial destiny, using smart tools to make the most of good times, and mitigating risks intelligently.

You can orchestrate your own fortune by safeguarding and even increasing your wealth, and Avenue International (Cook Islands) Limited ("Avenue CI") will assist you by providing our expertise and managing the impact of market fluctuations, ensuring your financial journey is not just smooth, but prosperous.



Avenue CI's Pachira Plan Brightens Your Financial Future

With our Pachira trust plan, you can access the global market through two underlying assets options. You can effectively diversify your exposure in the U.S. stock market through the Protection Focused Portfolio, linked to the performance of the S&P 500 Index, which focuses on leading U.S. companies. Alternatively, you can explore a variety of portfolios designated by you, aiming for a diverse distribution.

REGULAR SAVINGS PLAN

Pachira

The Pachira plant, known as the “money tree” and often placed in homes and businesses, symbolises good luck, prosperity, and fortune. Its natural resilience makes it easy to grow, and legend has it that a flourishing Pachira will bring financial success to the inhabitants or owners.

Much like the nurturing care that cultivates a thriving Pachira, our Pachira trust plan works with you to foster your financial well-being. Your commitment to regularly contributing to the plan, combined with our expertise in asset management, will pave the way towards a prosperous future. Let us help your financial tree blossom and offer its shade of security.

THE UNDERLYING ASSETS

With the Pachira trust plan, your contributions will be allocated to one of the following underlying assets*.

[Option 1]: Protection Focused Portfolio

The contributions from clients will all be directed to Protection Focused Portfolio, linked to the performance of the S&P 500 Index.

Why the S&P 500: Diversify across Sectors

The S&P 500 embodies long-term stability. Its history dates back to 1923 when Standard and Poor introduced an index covering 233 companies. The number of companies it tracks increased to 500 in 1957, and it remains so today. Its inherent diversification across major sectors, including information technology, consumer products, healthcare, finance, energy, and others, acts as a

protective shield, mitigating the impact of individual companies or industry volatility. In general, the S&P 500 has shown an upward trend since its establishment.

While the S&P 500 gives you access to a vast and vibrant marketplace, like a Pachira tree with abundant branches, it's essential to note that allocating to it is not immune to volatility.

[Option 2]: Other portfolios designated by the client

These portfolios, from which you can choose based on your risk tolerance and allocation appetite, are managed by third-party portfolio managers. Each portfolio will give you access to different asset classes, such as equities, funds,

bonds, private assets and cash equivalents. Based on the market situation, it is always possible for you to change the portfolio at any time.

*You need to choose the type of underlying assets when you submit your application. Switching between the two options is not permitted.

PLAN KEY FEATURES



AFFORDABLE ACCESS TO POTENTIAL RETURNS

Embark on your saving journey with an affordable quarterly contribution of US\$960 for a Contribution Payment Term (“CPT”) of 20 years

Access a diverse range of U.S. equities through by Protection Focused Portfolio (option 1) which linked to the performance of the S&P 500 index, or global multiple asset classes through the portfolios designated by the client (option 2), thus diversifying risks while seeking potential returns



EMBRACE CHANGES AND TECH

Manage your account anywhere and anytime through our straightforward online platform at www.avenueil.com

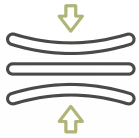
Featured online functions include:

Check the plan's valuation

Update your personal particulars

View information of the assets

Access to the details of your plan



FLEXIBLE TO MAINTAIN YOUR SAVINGS JOURNEY

Choose the base currency of your account from US Dollar, Euro, Australian Dollar, Hong Kong Dollar, or Japanese Yen

Take up to 12 months of Contribution Holiday during the 6th to 10th year of the CPT* and another 12 months of Contribution Holiday during the 11th to 20th year of the CPT

*Any unused Contribution Holiday during the 6th to 10th year of the CPT can be carried forward to the 11th to 20th year.

Make withdrawals according to your needs

Adapt to life's unpredictable moments with Reducing Regular Contribution

Pass on assets without going through the probate process by appointing a contingent beneficiary

Assign the ownership of your plan through a simple procedure*

*The first 5 assignments are free and a charge applies for further assignments.



SECURE AND INFORMED

Experience true peace of mind as your assets are securely custodied by an independent custodian bank and will not be affected by the financial position of Avenue CI

Obtain detailed plan information from this brochure and your dedicated advisor and receive notifications on any changes to the plan promptly

PLAN SUMMARY OF PACHIRA

Plan Type

Regular savings plan with a CPT of 20 years

Underlying Assets

[Option 1]: Protection Focused Portfolio
[Option 2]: Other portfolios designated by the client

Applicant

- Individual applicant only
- Aged 18 to 55 at time of application
- Shall not exceed the age of 75 at plan maturity

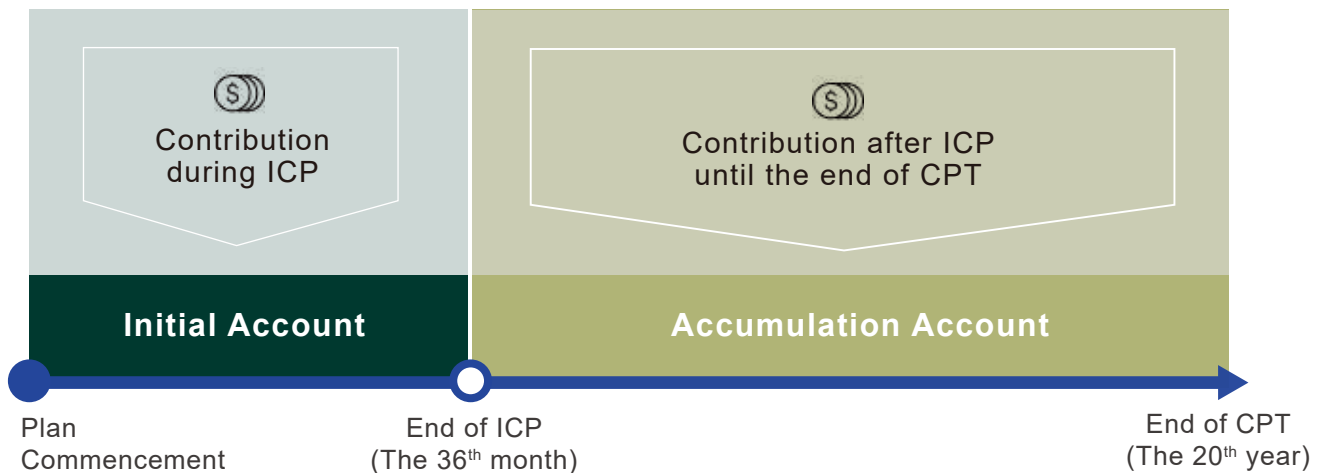
Beneficiary

- 1 contingent beneficiary can be appointed
- Aged 18 or above

Initial Contribution Period (“ICP”)

First 36 months

The units allocated by the regular contribution received during the ICP will be held in the Initial Account. After the ICP, the units allocated by the regular contribution will be held in the Accumulation Account.



Exchange Rates

| Currency | EUR | AUD | HKD | JPY |
|----------|-----------|---------|-------|---------|
| USD | >>> 1 : 1 | 1 : 1.5 | 1 : 8 | 1 : 125 |

Minimum Contribution Amount

| Contribution Type | | Currency | | | | |
|-------------------|-----|----------|-----|-------|-------|---------|
| | | USD | EUR | AUD | HKD | JPY |
| Quarterly | >>> | 960 | 960 | 1,440 | 7,680 | 120,000 |

Minimum Withdrawal Amount (with a quarterly dealing frequency)

| Currency | | USD | EUR | AUD | HKD | JPY |
|----------|-----|-------|-------|-------|--------|---------|
| Amount | >>> | 5,000 | 5,000 | 7,500 | 40,000 | 625,000 |

Minimum Plan Value

| Currency | | USD | EUR | AUD | HKD | JPY |
|----------|-----|-------|-------|-------|--------|---------|
| Amount | >>> | 5,000 | 5,000 | 7,500 | 40,000 | 625,000 |

Fees and Charges

| Types | Details |
|----------------------------------|---|
| ① Trust Settlement Charge | >>> 0.69% per quarter of the Initial Account Value |
| ① Management Services Charge | >>> 0.15% per quarter of the original total expected contribution paid until that particular quarter (deducted after the completion of ICP) |
| ① Administration Charge | >>> 0.3% per quarter of the Accumulation Account Value |
| ① Maturity Administration Charge | >>> 0.375% per quarter of the Plan Value *only be applied after the plan maturity until the plan is terminated |

Avenue CI reserves the right to adjust the plan charges or impose new plan charges with no less than one month's written notice if there is any change of jurisdiction and circumstance.



PLAN SUMMARY OF PACHIRA

Exit Charge

Initial Account Value x applicable Exit Charge Rate

1. The Exit Charge is applicable to termination or partial withdrawals from the Initial Account before the end of the CPT.
2. The Exit Charge Rate is 100% in the first plan year. Starting from the second plan year, the Exit Charge Rate will be dependent on either, as determined by Avenue CI, (i) the number of years from the date of encashment or termination until the end of the CPT; or (ii) the number of years from the date of last contribution until the end of the CPT. An incomplete year will be rounded up to a complete year. There will be no Exit Charge after the CPT.
3. All the charges will be paid by cancelling the units to be allocated for the Initial Account or Accumulation Account (as the case may be).

Exit Charge Rates:

| Remaining Year(s) to CPT | Exit Charge Rate | Remaining Year(s) to CPT | Exit Charge Rate | Remaining Year(s) to CPT | Exit Charge Rate | Remaining Year(s) to CPT | Exit Charge Rate |
|--------------------------|------------------|--------------------------|------------------|--------------------------|------------------|--------------------------|------------------|
| 20 years >>> | 100% | 15 years >>> | 80% | 10 years >>> | 60% | 5 years >>> | 40% |
| 19 years >>> | 96% | 14 years >>> | 76% | 9 years >>> | 56% | 4 years >>> | 36% |
| 18 years >>> | 92% | 13 years >>> | 72% | 8 years >>> | 52% | 3 years >>> | 33% |
| 17 years >>> | 88% | 12 years >>> | 68% | 7 years >>> | 48% | 2 years >>> | 30% |
| 16 years >>> | 84% | 11 years >>> | 64% | 6 years >>> | 44% | 1 year >>> | 27% |

GLOSSARY

Initial Account

The account which contains the units allocated by the regular contribution contributed during the ICP.

Initial Account Value

The number of units in the Initial Account multiplied by the net asset value (“NAV”) or any reference index informed by the asset management company on the relevant dealing day. In principle, the units in the Initial Account may not be withdrawn during the contribution period. Otherwise, Exit Charge will be applied proportionately.

Accumulation Account

The account which contains the units allocated by the contribution after the end of the ICP.

Accumulation Account Value

The number of units in the Accumulation Account multiplied by the NAV or any reference index informed by the asset management company on the relevant dealing day. In principle, the units in the Accumulation Account may be withdrawn at any time during the contribution period.

Minimum Plan Value

The Plan will be kept in force as long as the Plan Value exceeds the Minimum Plan Value, otherwise the Plan will be terminated automatically and the remaining value will be paid and distributed after all the outstanding plan charges and Exit Charges (if applicable) are deducted.

Contribution Holiday

The period during which the plan owner temporarily stops paying the regular contribution for a maximum of 12 months during the 6th to 10th year of the CPT and another maximum 12 months during the 11th to 20th year of the CPT.

The glossary includes some of the words and expressions found in this brochure. Please refer to [Terms and Conditions](#) for a complete list of words and expressions related to the plan.



Important Notes

- Pachira is a trust plan (hereinafter referred to as the “Plan”) issued by Avenue CI. Your return is calculated by Avenue CI in accordance with the performance of the underlying assets. Such return will be subject to the fees and charges of the Plan and may be lower than the returns of the reference underlying asset. If the performance of the underlying assets is poor, your losses may increase while all related plan charges will still be deducted.
- The underlying assets of the Plan have different features and risk profiles. Some may carry a high amount of risk.
- The underlying assets’ value may fall below the Minimum Plan Value in a variety of situations. If the value of your Plan is not sufficient to pay all the ongoing charges, your Plan may be terminated early and cause a loss of your money and interests that you have already paid. Please consult your financial advisor before submitting an application.
- Partial withdrawal or early termination of the Plans/ suspension or reduction of contributions may result in loss of principal.
- The Plan involves risks, including the volatility of market prices and exchange rates. The value of the underlying assets and its profit may go up or down. Returns obtained in the past are not indicative of future performance. Therefore, it is important for you to understand your risk tolerance level and the risk level of associated instruments before making any decisions. Please note that the value of your Plan is not guaranteed. The value of the underlying assets may go up or down and the value may be lower than your total contribution amounts. It is important for you to consider all the risk factors carefully prior to applying.
- Please carefully read the Plan Brochure and Terms and Conditions before submitting your application. Avenue CI will do its best to provide the correct plan information but will not be held liable for your personal taxation or losses due to the underlying assets.
- This Plan is governed by, and shall be construed in accordance with, the laws of the Cook Islands. The courts in the Cook Islands shall have the exclusive jurisdiction to settle any dispute and claim that arises out of, or in connection with this Plan Brochure.
- The tax benefits received from your plan are subject to both your personal circumstances and applicable tax laws in your country of residence. We recommend that you seek professional advice for personal tax issues.
- The major sales materials for Pachira trust plan include this Plan Brochure and Terms and Conditions. Please read them carefully before submitting an application.
- Terms and Conditions shall prevail whenever there is any discrepancy between the Plan Brochure and Terms and Conditions.

Custodian bank of the Plan: DBS Bank Limited | Singapore



Common Reporting Standard (“CRS”)

- The Organization for Economic Co-operation and Development’s (“OECD”) Common Reporting Standard (“CRS”) sets forth a globally-coordinated approach to the disclosure of information of individuals and organizations in an effort to reduce the possibility of tax evasion.
- The CRS defines new due diligence, Know Your Client (“KYC”) / Anti-Money Laundering (“AML”), and reporting rules for Financial Institutions which the Cook Islands enacted in the Income Tax (Automatic Exchange of Financial Account Information and Other Matters) Amendment Act 2016 (“ITAA”) which became effective on 26 September 2016.
- Financial institutions covered by the CRS and the ITAA include custodial institutions (including but not limited to trust companies), depository institutions, investment entities, and specified insurance companies unless they qualify as low risk institutions (low risk of being used for tax evasion).
- The information to be reported in respect of any person identified as holding reportable accounts includes (without limit) name, address, jurisdiction of residence, tax identification number (or the functional equivalent), date and place of birth (for individuals), account number (or the functional equivalent), interest, dividends, account balance or value, income from certain insurance products, sales proceeds from financial assets, and other income generated with respect to assets held in the account or payments made with respect to the account.
- Reportable accounts include accounts which have been identified as such under the new due diligence requirements and accounts held by individuals and entities who are residents for tax purposes of a reportable jurisdiction (as provided for pursuant to the ITAA). Additionally, the CRS imposes an obligation on financial institutions to identify the controlling person of passive non-financial entities.
- To comply with its obligations under the CRS and the ITAA, Avenue CI and its affiliates will be required to collect certain information and/or documents from you, and confirm their currency and accuracy with you, from time-to-time. As part of this information collection process, you will also be required to complete a Declaration of Self-Certification Form. Please note that Avenue CI and affiliates do not provide tax advice and will not be liable for any errors contained in the Declaration of Self-Certification Form or otherwise in relation to your tax matters. If you are uncertain on how to complete the Declaration of Self-Certification Form, you should seek advice from your tax advisor.
- In compliance with the CRS and the ITAA, Avenue CI and its affiliates will be required to report and share information regarding you and your accounts with the Revenue Management Division of the Ministry of Finance and Economic Management who may, in turn, share this information with tax authorities in other jurisdictions.
- If you have any questions about CRS, you should contact your tax advisor or the relevant tax authorities.



C O N T A C T



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