LONDON & COLONIAL

International Bond Key Information Document ('KID')

Assessment Date – April 2026

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains, and losses of this product and to help you compare it with other products.

Product:	International Bond ('IB')	
Provider:	London & Colonial Assurance PCC Plc ('LCA') **Gibraltar Company Registration Number:** 80650	
Contact Details:	**Registered Office:**	3rd Floor, 55 Line Wall Road, Gibraltar GX11 1AA.
	Telephone number:	UK: 0044 (0)2036 406843
	Email:	LCA@lcalife.co.uk
	Website:	https://lcalife.co.uk
Regulator:	LCA is a Gibraltar-registered company and is incorporated under the Gibraltar Insurance Companies Act 2014 as a Protected Cell Company. LCA is regulated by the Gibraltar Financial Services Commission ('GFSC').	

You are about to purchase a product that is not simple and may be difficult to understand.

What is this product?

Type

The IB is issued as a group of up to 99,999 identical single premium investment-linked life assurance policies. The IB can be issued on either a Capital Redemption basis or on a Life Assurance basis. The IB can be issued in either Sterling ('GBP'), Euros ('EUR'), or US Dollars ('USD').

Objective

- To provide the potential for long term capital growth by allowing you to link the performance of your IB to a very wide investment universe
- To let you vary your choice of investments over time, to match any changes in your circumstances or attitude to investment risk
- To allow you UK tax efficient access to your IB, through regular or one-off withdrawals, if required
- To provide additional estate and tax planning opportunities through a range of suitable trusts.

Intended Retail Investor

The IB is intended for investors who:

- are UK tax resident and are seeking the potential for capital growth, a UK tax efficient regular income stream, or a combination of both for a period of at least seven years.
- are prepared to accept the risk of potential investment losses.
- are looking for a wide range of investment options and can withstand fluctuations in the value of the IB
- want a choice between a Capital Redemption or a Life Assurance-based IB.
- are aged 18 and over. There is no upper age limit.
- have GBP 50,000, EUR 60,000, or USD 70,000 or more to invest.

Insurance Benefits

Where the IB is issued on a Capital Redemption basis, there is no insurance benefit as the IB does not end on someone's death. The IB will come to a natural end on the maturity date. However, it can be fully surrendered any time before this date. On maturity, the maturity value will be the value of the IB at the time, less any outstanding charges and fees, plus an additional amount equal to 1% of the maturity value (up to a maximum of GBP 250, EUR 300, or USD 350).

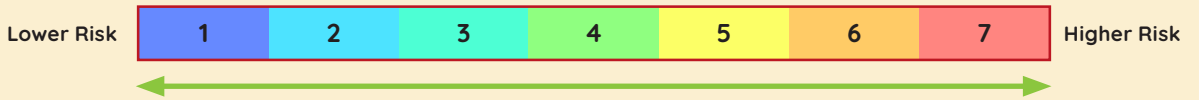
Where the IB is issued on a Life Assurance basis, the IB will continue until the death of the last assured, at which point the death benefit is payable. The death benefit will be the IB value as at the date of notification of death, less any outstanding charges and fees, plus any interest accrued up until the date the death benefit is paid, plus an additional amount equal to 1% of the maturity value (up to a maximum of GBP 250, EUR 300, or USD 350).

LCA is a Protected Cell Company. This means that LCA will create legally-recognised 'Cells' within the company to segregate and protect each policyholder's assets. The assets that underpin the IB will sit within a separate and independently held Cell.

What are the risks and what could I get in return?

Risk Indicator

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows the possible range from the summary risk indicators of the underlying investments that can be seen in this KID. Diversification across multiple investment types can create a summary risk score that is lower than the simple average score of the individual investments.



The risks and overall return depend on the amount you have invested, the performance of the underlying investments chosen, related charges and any withdrawals or surrender payments that have been taken. The product does not include any protection from market performance so you could lose some or all of your investment.

LCA has classified the IB as having a risk range from 1 (the lowest risk class) to 7 (the highest risk class) and assumes you keep the product for seven years.

Performance scenarios

The performance of the IB will be determined by the investment performance of the fund or funds selected. You should discuss the potential performance and possible returns for each investment with your Investment Adviser who should be able to discuss a specific illustration with you. Illustrations are only indicative and do not guarantee that the outcome would be achieved.

Some chosen investment options may be less accessible than others during adverse market conditions for example where assets may be difficult to liquidate at short notice and this may impact on our ability to pay regular withdrawals, one-off withdrawals, partial surrenders, or full surrender.

What happens if LCA is unable to pay out?

The Financial Services Compensation Scheme ('FSCS') provides compensation to customers of authorised financial services firms which are unable to satisfy claims against them.

Insurers registered outside the UK wishing to sell their products to UK residents can do so by passporting their products and services into the UK. LCA passports into the UK under the appropriate legislation, and therefore FSCS cover applies.

In the unlikely event that LCA were to default on claims under its policies, sales of its products conducted in the UK, to UK residents at the time the contract commenced, are covered by the 'protected contracts of insurance' part of the FSCS. Please see the FSCS website for full details: www.fscs.org.uk

The Prudential Regulation Authority ('PRA') covers the eligibility – see here for some useful information: https://www.bankofengland.co.uk/prudential-regulation/authorisations/financial-services-compensation-scheme

Detailed here is the PRA's latest list of eligible firms: https://www.bankofengland.co.uk/

What are the costs?

The cost shown below are LCA's charges. Your actual costs will vary depending on the underlying investments selected.

The person advising you on this IB may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that all costs will have on the IB over time. Any other optional costs, for example, fees payable to a Discretionary Fund Manager, have also not been included.

Establishment Charge

A one-off charge of 0.5%, based on the premium paid will be deducted as a single fixed amount from each premium paid.

The Establishment Charge is capped at GBP 5,000, EUR 6,000, or USD 7,000 and this cap applies for the life of the IB.

Any additional investments ('Top-Ups') will be charged a separate Establishment Charge subject to the relevant maximum Establishment Charge cap as shown above.

Quarterly Administration Charge

A Quarterly Administration Charge ('QAC') will be deducted for administering your IB.

The QAC will be GBP 200.00, EUR 240.00, or USD 280.00. The first QAC will be deducted in full at the end of the first quarter and quarterly in arrears thereafter.

How long should I keep my investment and can I take money out early?

The IB has no required minimum holding period although we recommend an investment time of at least seven years.

You can take money out of your IB as regular withdrawals, a partial surrender of one or more of the Policies, or a full surrender.

For IB's issued on a Life Assurance basis, it will come to an end on the earlier of the full surrender of the IB, or on the death of the last remaining life assured.

For IB's issued on a Capital Redemption basis, it will come to an end on the earlier of the full surrender of the IB, or on the maturity date.

If you decide to take out the IB, you will receive a Notice of Your Right to Cancel. You will then have 30 days from the date of this notice in which to change your mind.

If you invoke your right to cancel your IB within the 30 days, you will get back the amount that you invested less any fall in the value of the underlying assets at the time LCA Life receives your notice to cancel. LCA will not be able to refund any adviser fees that may have been deducted.

How can I complain?

For further information, or if you wish to complain about any aspect of the service you have received from LCA, please contact the Customer Team:

London & Colonial Assurance PCC Plc
3rd Floor
55 Line Wall Road
Gibraltar
GX11 1AA
Email: LCA@lcalife.co.uk

Should you remain unhappy with LCA's resolution of your complaint, you have a right to pursue your claim through the Gibraltar Courts.

Other relevant information

Please read this KID in conjunction with the other important documents below available from your adviser:

- Investment guide for your chosen investments
- IB Terms and Conditions
- IB Key Features Document
- IB Personal Illustration

Gibraltar Company Registration Number: 80650
London & Colonial Assurance PCC Plc is a Gibraltar registered company, and is incorporated under the Gibraltar Insurance Companies Act 2014 as a Protected Cell Company. London & Colonial Assurance PCC Plc is regulated by The Gibraltar Financial Services Commission - Permission Number: 5191. Registered Office: 3rd Floor, 55 Line Wall Road, Gibraltar, GX11 1AA.