



PRODUCT OVERVIEW:

Your 321 Account

A new generation of investment planning

INVEST IN **WHAT COUNTS**

The page features a decorative background. On the left, there are concentric circles in a light beige color. On the right, there is a large, abstract teal shape with a white circular outline. The main content area is white.

About Abacus.

ABACUS IS AN AWARD-WINNING FINANCIAL PLANNING
ADVISORY FIRM, FOUNDED IN 2013 IN DUBAI, UNITED ARAB
EMIRATES.

Our emphasis is to challenge the status-quo of financial services in the region and strive towards consistent quality of investment management, whilst reducing client costs and providing a long-term professional advisory service.

The result of this philosophy is manifested in this truly revolutionary investment account, which represents a new generation in responsible offshore financial planning.

Abacus Financial Consultants LLC is regulated by the Securities and Commodities Authority (UAE), and provides independent financial planning advice to both personal and corporate clients.



INVEST IN
WHAT COUNTS

We focus on your priorities.



RETIREMENT



CHILDREN'S FUTURE EDUCATION



HOME PURCHASE



GENERAL INVESTMENT FOR FREEDOM OF CHOICE

Whatever your reasons, it is important to make plans for the future. Abacus take the time to fully understand your circumstances, attitude towards investment risk and direct you accordingly, keeping a close eye on cost, performance and flexibility in a rapidly changing world.

Circumstances can change dramatically and without notice. Therefore, we focus on ensuring that any financial plan is robust and adaptable enough to cope with life's changes.

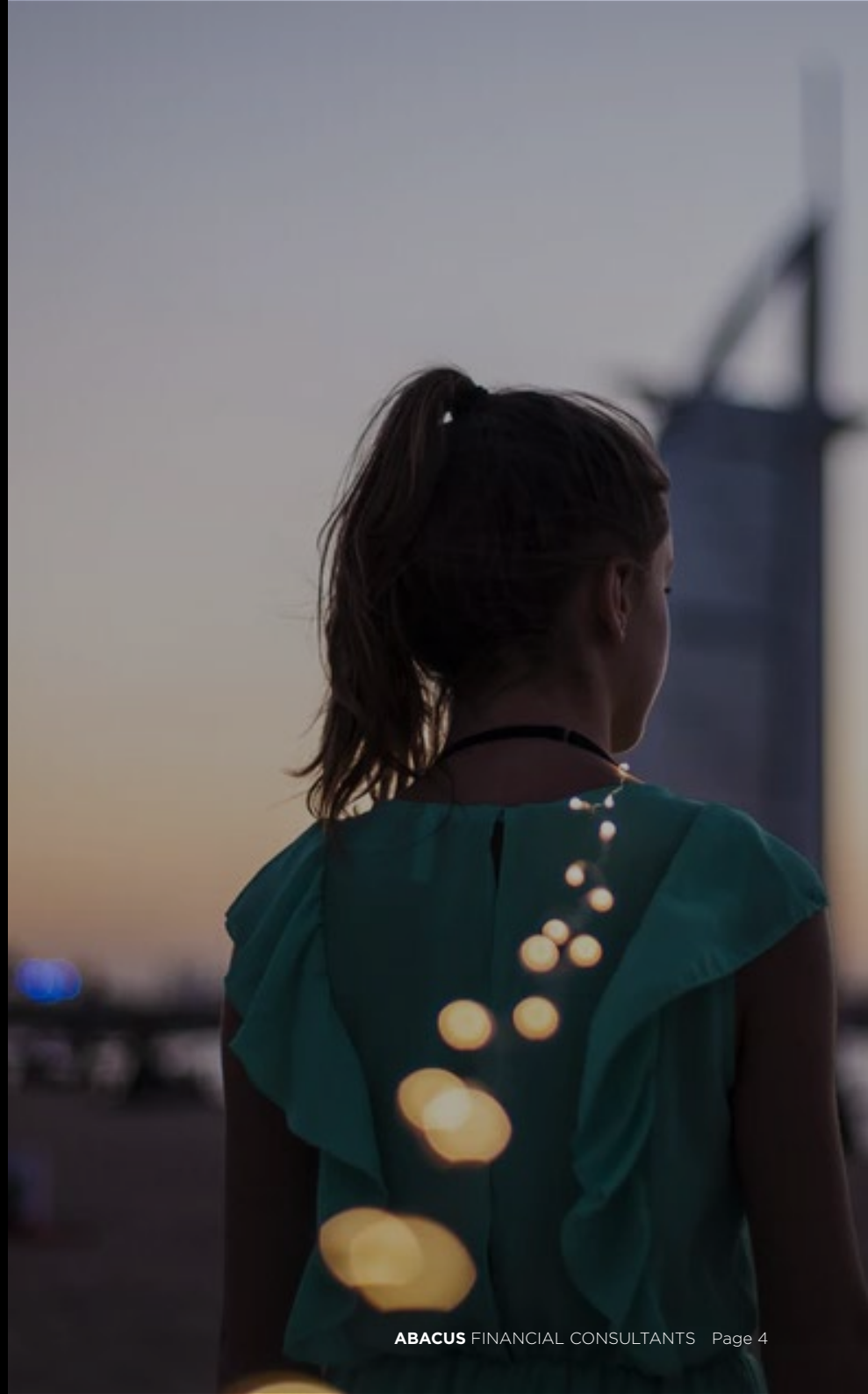


What is the 321 Account.

THE 321 ACCOUNT IS UNLIKE ANY OTHER
REGULAR INVESTMENT OR CONTRACTUAL
SAVINGS PLAN COMMONLY OFFERED IN THE
INTERNATIONAL MARKET.

Designed specifically to provide you with a more
professionally managed and lower cost alternative.

The 321 Account is flexible, with no long-term
lock-ins of your capital, no surrender penalties or
contractual obligations.



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BRILLIANTLY SIMPLE AND
OUTSTANDING IN TERMS OF
VALUE AND PERFORMANCE.

321 Account set-up.

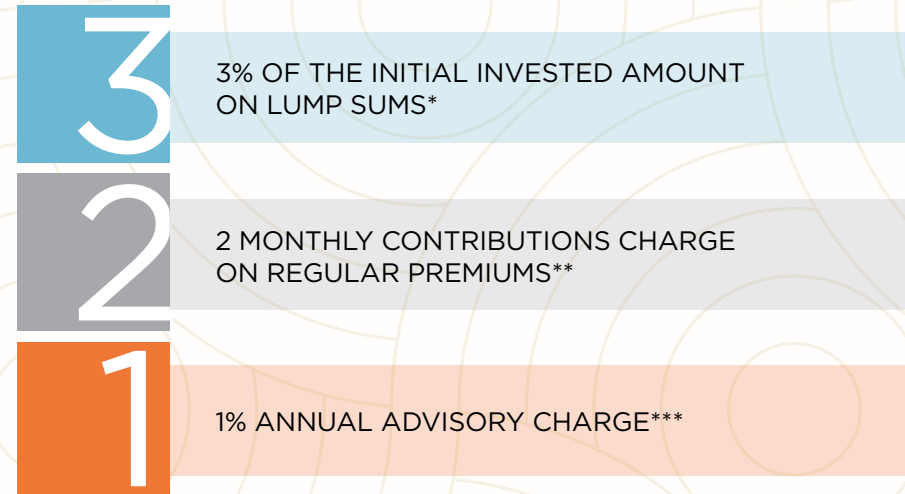
321 ACCOUNT IS AVAILABLE IN THE MAJOR CURRENCIES
OF US DOLLAR, STERLING AND EURO.

Monthly investments
from 1,000 USD/GBP/EUR

Top up as little as 200
USD/GBP/EUR monthly

Invest single lump-sums
and lump-sum top-ups from
10,000 USD/GBP/EUR

Advisory charges on your 321 Account are transparent from day one,
and easy to understand, they consist of:



* and additional lump-sum top-ups into your 321 Account

** and applies to additional regular top-ups

*** based on total account value



Investment choice.

THE 321 ACCOUNT PROVIDES ACCESS TO
DISCRETIONARY FUND MANAGEMENT
THROUGH BROOKS MACDONALD
INTERNATIONAL.

This unique strategic alliance enables you to
benefit from this service at a far lower entry level
than available in the market-place.

This service brings with it active management of
your capital on a daily basis through a team of
over 100 market experts with a proven investment
process yielding consistent returns.

We recommend an investment portfolio aligned to
your risk profile.



Risk level and Brooks Macdonald investment selection.

CAUTIOUS BALANCED PORTFOLIO

A low-to-medium risk, cautious portfolio structured to provide a large degree of capital protection whilst providing an element of capital growth over the medium-to-long term. Capital growth investments will be made in a combination of stable and growth assets.

Equity exposure is expected to range between 30-55%. The recommended investment time frame for this strategy is in excess of five years. Long-term returns are targeted to exceed inflation by 2% per annum.

BALANCED PORTFOLIO

A medium risk, balanced portfolio structured to provide some capital growth, without full equity market volatility.

Investments will be weighted towards growth assets, such as equities and property, with a lower weighting to stable investments such as fixed interest securities. Equity exposure is expected to range between 55-75%. The recommended investment time frame for this strategy is in excess of five years. Long-term returns are targeted to exceed inflation by 3% per annum.

GROWTH PORTFOLIO

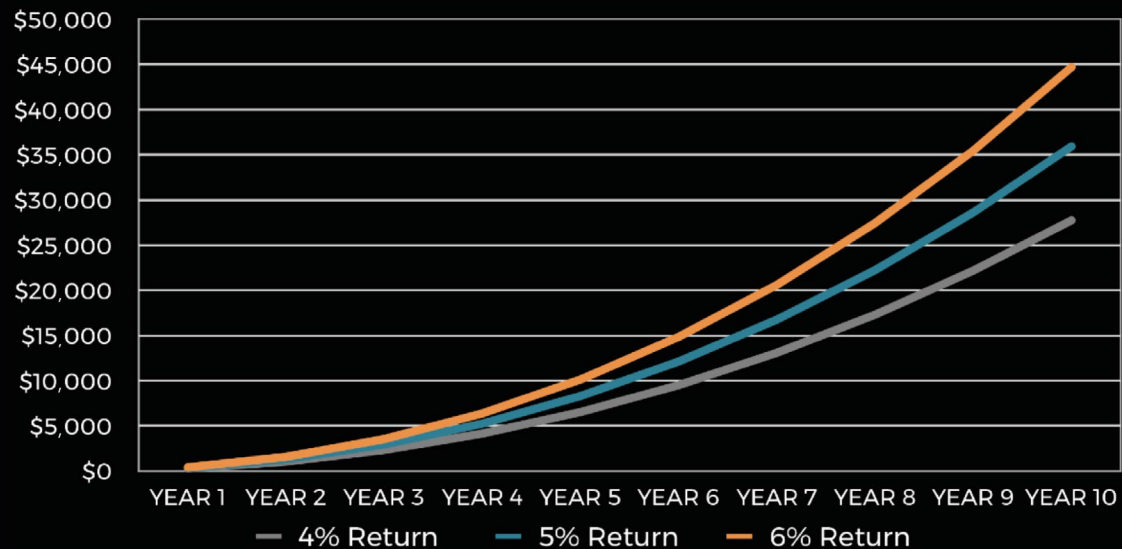
A medium-to-high risk, capital growth orientated portfolio structured to provide high levels of participation in growth assets, with associated high levels of equity market risk. The majority of investments will be in growth assets, such as equities, property and other alternative asset classes of investment, with smaller allocations to stable investments such as fixed interest securities. Equity exposure is expected to range between 75-95%. The recommended investment time frame for this strategy is in excess of five years. Long-term returns are targeted to exceed inflation by 4% per annum.

HIGH GROWTH PORTFOLIO

A higher risk, capital growth orientated portfolio providing full, diversified exposure to equity markets, with associated high levels of equity market risk. Equity exposure is expected to range between 80-100%, with any non-equity exposure limited to cash. The recommended investment time frame for this strategy is in excess of five years. Long-term returns are targeted to exceed inflation by 5% per annum.

The impact of lower charges.

ENHANCED INVESTMENT GROWTH.



The above chart shows how much impact a 1% per year return can make to your money, whether by way of a reduction in annual fees, or increase in annual performance, when investing \$1,000 per month over a period of 10 years. This chart assumes constant growth rates over the above period. Actual returns are unlikely to be constant. Investments can fall as well as rise.

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WE ARE AVAILABLE TO EXPLAIN
EVERY DETAIL PERTAINING TO
HOW YOUR MONEY WILL
WORK FOR YOU.

Compounded investment growth.

INVESTING IN A REGULAR AND DISCIPLINED MANNER CAN SECURE GREAT REWARDS WITHOUT MASSIVELY EFFECTING YOUR QUALITY OF LIFE.

END OF YEAR	TOTAL CONTRIBUTION AMOUNT	FUND / SURRENDER VALUE AT ANNUAL GROWTH RATE		
		4%	5%	6%
1	12,000	12,263	12,330	12,397
2	24,000	25,026	25,291	25,559
3	36,000	38,309	38,915	39,533
4	48,000	52,133	53,236	54,368
5	60,000	66,520	68,289	70,119
6	72,000	81,493	84,113	86,841
7	84,000	97,077	100,747	104,594
8	96,000	113,295	118,231	123,443
9	108,000	130,174	136,610	143,454
10	120,000	147,741	155,929	164,699
15	180,000	246,911	268,403	292,273
20	240,000	367,997	412,746	464,351

You can find out more about our investment choices on our website – www.abacus.ae

The above table is for illustrative purposes only. Annual growth rates are net of charges. It shows how a \$1,000 monthly investment over 20 years could grow at the illustrate growth rates. This table assumes constant growth rates over the above period. Actual returns are unlikely to be constant. Investments can fall as well as rise. The table does not include the 2 months contribution charge on regular premiums.



Monitoring your account.

ONCE YOUR 321 ACCOUNT IS OPEN, ABACUS WILL HELP KEEP TRACK OF IT'S PERFORMANCE AND PROVIDE YOU WITH QUARTERLY VALUATIONS AND REGULAR REVIEWS.

Security of assets.

Brooks Macdonald International is based in Jersey, which boasts one of the strongest regulatory frameworks in the world.

The jurisdiction was designed to bring clarity, transparency and protection to all those who invest through this leading and forward-thinking International Financial Centre.

In addition, client assets held with Brooks Macdonald International are registered in the name of a separately incorporated, wholly-owned legal entity, whose assets do not form part of their balance sheet, ensuring “ringfencing” of all assets at all times.

The benefits of the 321 account.



100% ACCESS TO YOUR CAPITAL AT NO COST



NO HIDDEN CHARGES



NO SURRENDER PENALTIES



NO CONTRACTUAL TERMS



GLOBALLY PORTABLE



ACCESS TO MULTIPLE AWARD WINNING INVESTMENT EXPERTS AND FINANCIAL PLANNING ADVICE

TYPICAL CHARGES

CONVENTIONAL REGULAR INVESTMENTS

ABACUS 321 ACCOUNT

Entry charge	NO CHARGE	\$
Establishment charge	\$	NO CHARGE
Initial annual unit charge	\$	NO CHARGE
Plan annual management charge	\$	NO CHARGE
Plan fee	\$	NO CHARGE
Financial adviser annual management charge	\$	\$
Portfolio Investment Management charge*	\$	\$
Underlying Fund Manager charges**	\$	\$
Bid offer spread	\$	NO CHARGE
Mirror fund charges	\$	NO CHARGE
Surrender penalties	\$	NO CHARGE
Withdrawal penalties	\$	NO CHARGE
Lock in period	\$	NO CHARGE
Fixed premium commitment	\$	NO CHARGE

*Brooks Macdonald International's investment management charge of 0.5% pa as at 01.01.2021.

**Conventional investments use retail class funds which can be expensive. The 321 Account uses institutional classes which are far lower in cost. The charges, listed above, may vary from one conventional investment to another.

We are proud to offer our clients an award-winning service.

ABACUS FINANCIAL CONSULTANTS



BROOKS MACDONALD INTERNATIONAL



Abacus Financial Consultants LLC is regulated by the Securities and Commodities Authority (UAE), and provides independent financial planning advice to both personal and corporate clients in the UAE.

Brooks Macdonald Asset Management (International) Limited Jersey branch is licensed and regulated by the Jersey Financial Services Commission and provides discretionary investment management solutions to clients worldwide. Investment and adviser charges are subject to review. Market fluctuations can affect the performance of your investment, which could result in capital loss. We recommend investments be held for a planned investment period of at least 5 years.





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TOGETHER WE WORK WITH
YOU IN ACHIEVING YOUR GOALS
OVER THE LONG TERM.



INVEST IN **WHAT COUNTS**

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Abacus Financial Consultants LLC is a Financial Advisory business, licensed and regulated by the Securities and Commodities Authority in the United Arab Emirates.