



# New option for you – the Secure Agri Fund



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My colleagues have been writing recently about the benefits of planning for retirement and outlining some considerations for you to consider for your pension.

One of these considerations, if you are fortunate enough to be able to fund a pension, is what to invest in. The same question should be asked if you already have funds sitting in a pension plan with a bank or life company. Do you know where the money is actually invested? Are you happy with the investment itself – as opposed to the tax saving element?

FBD Financial Solutions and the IFA felt that many farmers would be happier with an investment that they truly understood.

Also, the ability to provide full capital security was seen as important in these volatile times.

## Secure Agri Fund companies

- ↻ Deere & Company
- ↻ Caterpillar Inc
- ↻ HJ Heinz & Company
- ↻ Pernod-Ricard SA
- ↻ Tate & Lyle Plc
- ↻ McDonald's Corp
- ↻ Wal-Mart Store Inc
- ↻ Diageo Plc
- ↻ BASF SE
- ↻ Unilever Plc
- ↻ Yara Int ASA
- ↻ Nestlé SA

Thus, the Secure Agri Fund was conceived and **Quintas** Wealth Management was retained to provide a unique pension and investment option for farmers and others interested in agriculture.

It has a number of key attractions not normally available to you as follows:

↻ **100% Capital Security from an 'A-Rated' Financial Institution:** Unfortunately, there are no A-rated banks left in Ireland. Indeed, the State itself has

a BBB credit rating. Capital security is provided for this investment by Morgan Stanley who have a stronger credit rating than any Irish bank. This is a good way to spread your risk.

↻ **Returns are based on 12 global agri and food companies:** There is confidence in the global agri-sector and one way to 'play' this to your benefit is to link your investment to companies in the sector that are expected to do well. After a long process of consultation, the 12 global companies in the panel (left) were selected as the companies likely to do well over the next five or so years. The Secure Agri Fund will benefit from any growth in these companies.

↻ **Returns locked in:** At the end of each period, the Secure Agri Fund will lock in the returns for this period. Full details are provided in the brochure, which we would be delighted to go through with you.

We think **Quintas** has done a fine job in producing this investment – we hope you agree!

Full terms and conditions apply so why not give us a call to have a closer look without any obligation. It is also available for non-pension investment, if you have funds on deposit.