Treasury Management Services:

A service designed to increase or diversify the sources of income yield for individual and corporate Investors.

Investment in gilts or bonds (government or corporate borrowings) that carry an interest bearing coupon.

Debt instruments are a group of investment products issued by the governments of the world or corporates which enable an issuer to raise money through a contract that typically lays out a fixed interest rate for the period of the loan (Government (called a gilt) or corporate bond) or calculation of the interest payable if linked to another variable (Index linked bonds or floating rate notes).

The bonds are traded on an open market and investment returns can be calculated based on holding to maturity. In holding to maturity the Investor is taking a view on the likely economic background for the maturity period of the investment or may be happy to accept a return being offered for the period in question.

Key Features:

* In certain circumstances bonds represent an alternate, though riskier, way of enhancing interest returns compared to bank deposits. For corporates with larger cash balances these may be a useful tool for management of treasury holdings.
* Bond ladders are a classic income generation investment tool and may be used on their own or in conjunction with other investments.

Key Risks:

* The value of your investments and any income from them may go down and you may get back less than you invested. Past performance is not necessarily a guide to future performance.
* Bond interest is treated as income in most tax jurisdictions and understanding any tax impact on returns is important. Please ensure you have sought relevant independent tax advice before using this service.

Associated Services:

* Investment Management Services – Discretionary.
* Individual Savings Accounts (ISAs).
* Managed Funds Service.
* Independent SIPP Investment Management.

For a confidential discussion please contact us on: +44 (0)20 7549 3578 or via our website [www.azpur.com](file:///C:\Users\dchalmers\AppData\Local\Microsoft\Windows\Temporary%20Internet%20Files\Content.Outlook\6GN81F30\www.azpur.com).

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