



# Nelson Braithwaite

---

## Investments



Nelson Braithwaite is a trading name of Nelson Braithwaite Investments and Nelson Braithwaite international. Which are both companies in the Nelson Braithwaite Group. This information is operated by Nelson Braithwaite investments and the bond(s) referred to on it are issued by Nelson Braithwaite International who are authorised and regulated by the Financial Conduct Authority in the United Kingdom and appears on the FCA register under number (FRN NO: 591502). Nelson Braithwaite is registered at 39/40 Upper Mount Street, Dublin 2, Co Dublin and trading address at 107-111 Fleet St, London, England EC4 A 2AB. © 2019 Nelson Braithwaite Group. All Rights Reserved.



# Table of Contents



<a href="#">Introduction</a>	3	<a href="#">Products - PropertyHigh-Yield Bond</a>	10
<a href="#">Product Features - Interest Shield</a>	4	<a href="#">Products - 3-Year Innovative IFISABond</a>	11
<a href="#">Product Features - Terminal Illness Clause</a>	5	<a href="#">Products – Renewable Energy Bond</a>	12
<a href="#">The Nelson Braithwaite difference</a>	6	<a href="#">Compare OurBonds</a>	13
<a href="#">Products - Cash Bond</a>	7	<a href="#">How to Apply</a>	14
<a href="#">Products - 3-Year Fixed Monthly Income Bond</a>	8	<a href="#">ContactUs</a>	15
<a href="#">Products – Commodity bond</a>	9		

“ The service and attention I have received from Nelson Braithwaite Group has been extremely good.They have called me regularly to check that everything is OK and to ask if I have any questions.I would recommend them to others quite happily.

Mrs C.D. Felon ★★★★★

# Introduction

## Our mission

Our mission is to create investment opportunities that are easy to understand and transparent. All bonds are offered with market-leading returns. We believe we have investments that meet our investor's financial goals.

We set out to provide everyday investors with the opportunity to take advantage of an offer that was previously available only to institutional and ultra-high net worth investors. Today, investors can access our attractive returns from as little as £5,000.

## Our core values

Our success to date has come from embracing three underlying values.

**Investments that meet your goals:** No matter what your investment objective is, we believe we have an investment that meets your goals. Choose from our cash bond, monthly interest or compounding bonds, to meet your goals.

**Clients First:** Every investor is allocated a Dedicated Relationship Manager, a single point of contact that knows you and can assist as needed, and not only during the investment process. An investment doesn't end once you invest, so you will continue to deal with the same person throughout the lifetime of your investment.

**No fees = aligned interests:** There are no charges, no set-up costs and no management fees to investors. You know your interest rate before you invest, and it remains fixed throughout the duration of your investment. Our profit lies predominantly between what we make from our investments and what we pay our investors, which helps align our interests.

## Our products

We currently offer a variety of investment bonds that achieve different investment goals, including a high interest cash bond, fixed monthly income bonds, compounding bonds for investors looking to maximise their returns and investments inside tax-free ISA wrappers. For further details on our range of fixed-rate investments designed around you, please find more details on the following product pages.

# Product

## Interest Shield

The interest rates of our Fixed Monthly Income Bonds, High-Yield Compounding Bonds, and the IFISA Bonds track the Bank of England interest rate increases, taking effect from the date of issue. However, the unique feature of these products is that they will not track the Bank of England interest rate reductions.

Where the Bank of England interest rate rises and falls, the Bond rate will reflect the highest increase or stay the same since the date of the Bonds' issuance.

This is referred to as a "High Water Mark". So, if the Bank of England rate increases by 1% and then falls, you will continue to get the benefit of the 1% increase, as that was the highest increase since the Bonds were issued. If the rate increases above that 1% level, then the Bond rate will "rise with the tide".

The table below provides an example of how fluctuations in the Bank of England rate would affect the rate payable on Bonds.

Timeline	BoE rate movement	Overall movement Since Bond issue	Bond rate
<b>Issue</b>	<b>-</b>	<b>-</b>	<b>6.70%</b>
<b>Month 1</b>	<b>Increase by 0.5%</b>	<b>+0.5%</b>	<b>7.20%</b>
<b>Month 2</b>	<b>Decrease by 0.75%</b>	<b>-0.25%</b>	<b>7.20%</b>
<b>Month 3</b>	<b>Increase by 0.5%</b>	<b>+0.25%</b>	<b>7.20%</b>
<b>Month 4</b>	<b>Increase by 0.5%</b>	<b>+0.75%</b>	<b>7.45%</b>



BANK OF ENGLAND



Nelson Braithwaite  
Investments



Projections are for illustrative purposes only and do not guarantee future BOE rate changes.



# Product

---

## Terminal Illness Clause

In our quest to design more innovative products for our investors, we understand that you require confidence in your decision to invest with us.

Not only do we offer returns more competitive than high street banks, we also offer the terminal illness clause across of our bonds.

What ever our circumstances , the terminal illness clause can make a big difference at a difficult time. As part of the clause , you'll not only be entitled to redemption of the bond but also the payment of all unpaid accrued interest as of the date of redemption . With the confidence this provides you and your loved ones, the decision to invest in a Nelson Braithwaite bond just became an easier one to make.

So, whether you're seeking easy access to your cash, monthly interest payments directly into your bank account, or to maximise your investment over a longer term , the terminal illness clause now comes as standard.



# The NBI Difference

## Dedicated Relationship Manager

On becoming a client, you'll receive your own dedicated Relationship Manager who will be on hand throughout the day to assist you.

Whether you have questions about how our bonds work, or you want to understand our corporate DNA, your personal Relationship Manager will be right next to you throughout your journey.

## Invest as little or as much as you want

You can invest from as little as £5,000 up to £500,000 in a single bond.

6 *So far, I have found the Nelson Braithwaite Group to be great. Everything is so simple. You invest a lump sum and watch your money grow and grow. These are great bonds, as you don't have to do anything. The team are always on hand to help and assist. A great armchair investment for the passive investor. Well done,*

David R. ★★★★★

# Cash Bond

A great interest rate with the ability to redeem within 1 year if needed

## Advantages:

- ◆ Earn 6.14% p.a in equal bi-annual interest payments
- ◆ 1 year redemption
- ◆ No set-up fees, management costs or on-going charges to investors
- ◆ Dedicated Relationship Manager
- ◆ Invest from as little as **£5,000** up to **£500,000\***

## Points to consider:

- ◆ **Liquid investment**– Your capital is tied up for the full term of investment. Early redemption is not allowed except in the case of terminal illness or at the board’s discretion.
- ◆ **No secondary market**– As the bonds are non-transferable, there is no secondary market for investors to sell their bonds.

### Cash Bond Interest Rates

<b>Annual Interest Rate</b>	<b>6.14%</b>
<b>Maximum Term</b>	<b>5 years</b>
<b>Bi-annual Income on £50,000</b>	<b>£1,535</b>
<b>Equivalent Annual Income on £50,000</b>	<b>£3,070</b>
<b>Total Compounded interest over 5 years</b>	<b>34.70%</b>

The Nelson Braithwaite Cash Bond is an alternative method of investing that pays you an attractive annual interest rate in equal bi-annual payments. The Cash Bond is a way to get to know us and the world of online lending. Our Cash bond is protected under the Financial Services Compensation Scheme up to £85,000.



# 3-Year Fixed Income Bond

Fixed interest, directly into your bank account.

## Advantages:

- ◆ Earn 6.8% p.a in equal quarterly interest payments.
- ◆ No set-up fees ,management costs or on-going charges.
- ◆ Interest paid quarterly, directly into your bank account.
- ◆ Interest Shield Protection feature included.
- ◆ Terminal illness clause included.
- ◆ Invest from as little as **£10,000** up to **£500,000\***

## Points to consider

- ◆ **Liquid investment** – Your capital is tied up for the full term of investment. Early redemption is not allowed except in the case of terminal illness or at the board’s discretion.
- ◆ **No secondary market** – As the bonds are non-transferable, there is no secondary market for investors to sell their bonds.

### Fixed-Rate Bond Interest Rates for 3 Years

<b>Annual Interest Rate</b>	<b>6.8%</b>
<b>Maximum Term</b>	<b>3 years</b>
<b>Quarterly Income on £50,000</b>	<b>£850</b>
<b>Equivalent Annual Income on £50,000</b>	<b>£3,400</b>
<b>Total Return on Investment over 3 years</b>	<b>20.04%</b>

Income Bonds are designed for investors who are looking to generate interest paid directly into their bank accounts every 3 months. Our Fixed Income Bonds are protected under the Financial Services Compensation Scheme up to £85000.



# Fixed-Rate Commodity Bond

Designed for investors looking to generate an on going income.

## Advantages:

- ◆ Earn 7.3% pa in equal quarterly interest payments
- ◆ No set-up fees, management costs or on going charges to Investors
- ◆ Interest paid Quarterly, directly into your bank account
- ◆ Investing in commodities like gold and copper keeps your portfolio balanced
- ◆ Terminal illness clause included.
- ◆ Invest from as little as **£10,000** up to **£500,000\***

## Points to consider:

- ◆ **Liquid investment** – Your capital is tied up for the full term of investment. Early redemption is not allowed except in the case of terminal illness or at the board's discretion.
- ◆ **No secondary market** – As the bonds are non-transferable, there is no secondary market for investors to sell their bonds.

### Commodity Bond Interest Rates for 5 Years

<b>Annual Interest Rate</b>	<b>7.3%</b>
<b>Maximum Term</b>	<b>5 years</b>
<b>Quarterly Income on £50,000</b>	<b>£912.50</b>
<b>Equivalent Annual Income on £50,000</b>	<b>£3,650</b>
<b>Total Interest if Compounded over 5 years</b>	<b>42.23%</b>

Our high yield commodity bonds are not covered under the FSCS Scheme. Your capital is at risk. If you would like a bond with FSCS Protection, please refer to our other bonds such as our Cash Bond, Fixed Income Bond and IFISA Bonds which are FSCS protected up to £85,000.

# Fixed-Rate Property Bond

Designed for investors who are looking to get the maximum yield possible.

## Advantages:

- ◆ Earn 8.30% p.a \* totalling 24.9% over 3 years (Annualised Average Return)
- ◆ Working with prime UK developers
- ◆ Fully asset-backed by Nelson Braithwaite Group
- ◆ Bonds secured against UK property
- ◆ Invest from as little as **£10,000** up to **£500,000\***

## Points to consider:

- ◆ **Liquid investment** – Your capital is tied up for the full term of investment. Early redemption is not allowed except in the case of terminal illness or at the board's discretion.
- ◆ **No secondary market**- As the bonds are non-transferable, there is no secondary market for investors to sell their bonds.

### 3-Year Property Bond Interest Rates

<b>Annual Interest Rate</b>	<b>8.30% P.A</b>
<b>Maximum Term</b>	<b>3 years</b>
<b>Equivalent Annual Income on £50,000</b>	<b>£4,150</b>
<b>Compounded Interest over 3 years</b>	<b>27.02%</b>

Our high yield property bonds are not covered under the FSCS Scheme. Your capital is at risk. If you would like a bond with FSCS Protection, please refer to our other bonds such as our Cash bond, Fixed Income Bond and IFISA Bonds which are FSCS protected up to £85,000

# 3 Year Innovative Finance ISA (IFISA) Bond

**Fixed rate returns in a tax-free wrapper.**

## Advantages:

- ◆ Earn 6.12% p.a with our quarterly income IFISA bond or 20.10% (6.70 AAR\*)
- ◆ No set-up fees, management costs or on going charges to investors
- ◆ Interest Shield feature included
- ◆ Terminal illness clause included
- ◆ Invest from as little as **£5,000 up to £500,000\***

## Points to consider:

- ◆ **Liquid investment-** Your capital is tied up for the full term of investment. Early redemption is not allowed except in the case of terminal illness or at the board discretion.
- ◆ **No secondary market-** As the bonds are non-transferable, there is no secondary market for investors to sell their bonds.

### IFISA Bond Interest Rates

Interest Rate	6.12% P.A. paid Quarterly	6.70% AAR paid at maturity
Term	3 years	3 years
Quarterly Income on £50,000	£765	N/A
Equivalent Annual Income on £50,000	£3,060	£3,350
Total Return on Investment over 3 years	18.36%	20.10%%

With our IFISA bonds you can use some or all of your annual tax-free allowance (up to £20,000 in the current tax year) to generate fixed returns. You can transfer and consolidate your current ISAs with us too. Our IFISA bond is protected under the Financial Services Compensation Scheme up to £85,000.



# Fixed-Rate Renewable Energy Bond

Unique investment opportunity offered exclusively to select investors

## Advantages:

- ◆ Earn 9.40% p.a \* totalling 28.2% over 3 years (Annualised Average Return)
- ◆ Fully Asset backed by Nelson Braithwaite Group
- ◆ Dedicated Relationship Manager
- ◆ 20+ years experience in this sector
- ◆ Invest from as little as **£10,000** up to **£500,000\***

## Points to consider:

- ◆ **Liquid investment-** Your capital is tied up for the full term of investment. Early redemption is not allowed except in the case of terminal illness or at the board discretion.
- ◆ **No secondary market-** As the bonds are non-transferable, there is no secondary market for investors to sell their bonds.

### Renewable Energy Bond Interest Rates

Interest Rate	9.4% P.A. (Quarterly payments)	9.7% P.A (Annual payments)
Term	3 Years	3 Years
Monthly Income on £50,000	£1,175	N/A
Annual Income on £50,000	£4,700	£4,850
Total Return on Investment	28.2%	29.1%

Our renewable energy bonds are not covered under the FSCS Scheme. Your capital is at risk. If you would like a bond with FSCS Protection, please refer to our other bonds such as our Cash bond, Fixed Income Bond and IFISA Bonds which are FSCS protected up to £85,000

# Compare Our Bonds



	Cash Bond	Fixed Income Bond	Commodity bond	Property Bond High-Yield	IFISA (ISA) Income Bond	Renewable Energy Bond
	6.14% P.A.	6.8% P.A.	7.3% P.A.	8.3% P.A.	6.12% P.A.	9.40% AAR
Quarterly Interest Payments	Bi-annual payments	✓	✓	✗	✓	✗
Maximum Term	5 YEARS	3 YEARS	5 YEARS	3 YEARS	3 YEARS	3 YEARS
Easy Access Withdrawal	✓	✗	✗	✗	✗	✗
Annual Income On £50,000	£3,070	£3,400	£3,650	£3650	£3,060	£4,950
Quarterly Income on £50,000	N/A	£850.00	£912.50	N/A	£765.00	£1,175.00
Total Interest on £50,000	£15,350	£10,200	£21,116	£13,511	£9,180	£14,100
Total Return On Investment	30.70%	20.40%	42.23% (Compounded)	27.02% Compounded	18.36%	28.2%



Invest from as little as £5000 up to £500,000. Please note that ordinary investors may only invest up to 30% of their net liquid assets. Our Cash Bond, Fixed Income Bond and IFISA Bond are covered under the financial services compensation scheme up to £85,000.

# How to Apply

---

**A simple and easy process...**

 Applying online:

[www.nelsonbraithwaite.com](http://www.nelsonbraithwaite.com)

---

Risk and tax information within the bond invitation document available to eligible investors. If you are in doubt as to whether this investment is suitable for you, please consult an independent financial adviser.

---

 Email:

Contact us to request an application pack to be sent to you via:

[info@nelsonbraithwaite.com](mailto:info@nelsonbraithwaite.com)

---

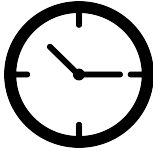
Once you have completed your application process and submitted your AML documents, we will need to verify your identification before accepting you on to our bonds.



Nelson Braithwaite is a trading name of Nelson Braithwaite Investments and Nelson Braithwaite international. Which are both companies in the Nelson Braithwaite Group. This information is operated by Nelson Braithwaite investments and the bond(s) referred to on it are issued by Nelson Braithwaite International who are authorised and regulated by the Financial Conduct Authority in the United Kingdom and appears on the FCA register under number (FRN NO: 591502). Nelson Braithwaite is registered at 39/40 Upper Mount Street, Dublin 2, Co Dublin and trading address at 107-111 Fleet St, London, England EC4A 2AB. © 2019 Nelson Braithwaite Group. All Rights Reserved.



# Contact Us



Monday - Friday 09:00 - 19:00  
Saturday - Closed



[www.Nelsonbraithwaite.com](http://www.Nelsonbraithwaite.com)



0208 158 7300



[info@nelsonbraithwaite.com](mailto:info@nelsonbraithwaite.com)



Registered Address:  
39-40  
Upper Mount Street  
Dublin



Trading Address:  
107-111 Fleet St,  
London  
EC4A 2AB



Nelson Braithwaite is a trading name of Nelson Braithwaite Investments and Nelson Braithwaite international. Which are both companies in the Nelson Braithwaite Group. This information is operated by Nelson Braithwaite investments and the bond(s) referred to on it are issued by Nelson Braithwaite International who are authorised and regulated by the Financial Conduct Authority in the United Kingdom and appears on the FCA register under number (FRN NO: 591502). Nelson Braithwaite is registered at 39/40 Upper Mount Street, Dublin 2, Co Dublin and trading address at 107-111 Fleet St, London, England EC4A 2AB. © 2019 Nelson Braithwaite Group. All Rights Reserved.



# Nelson Braithwaite

---

## Investments



©2019 Nelson Braithwaite All rights reserved.

