



# CREATING AND MANAGING WEALTH ACROSS BORDERS



## **INTRODUCTION:**

- Private Debt in a Balanced Portfolio
- High Yield Fixed Income



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3. What is corporate debt?
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An aerial, grayscale photograph of London, England, featuring the River Thames, the Tower Bridge, and the City of London skyline in the background. The image is used as a background for the text.

**01**

# About us

**KNG International Advisors**



# KNG

## International Advisors

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### About us

- We are an international wealth advisory and distribution company of funds and international investment instruments. We provide our services to individuals, companies, family offices, fund managers, AFORES, AFPs and independent financial advisors.
- We have 20+ years of experience in the industry and have our own network of 120 advisors around LATAM, Caribbean and Africa.
- We are brokers for 50+ global Banks and financial institutions, providing savings and investment solutions for our clients and a network of financial advisors.

# Some Financial Institutions We Work With

<b>Investment Platforms</b> <b>\$10,000 USD</b>	<b>Savings-Investment Plans</b> <b>\$250 USD</b>	<b>Investment Fund Managers</b> <b>\$10,000 USD</b>	<b>Asset Managers</b> <b>\$100,000 USD</b>	<b>International Bank Accounts</b> <b>\$100,000 USD</b>
    	   	                             	  	  



# Service

*We provide a ongoing cross border service as your wealth manager.*

- All our senior advisors are qualified by the Chartered Insurance Institute and hold an Award or Diploma in International Financial Planning from the UK.
- Personalised attention in advising on future financial objectives and priorities, with regular reviews of the composition of your portfolio in relation to your financial objectives. All contracts with banks and insurers are signed directly with the financial institution.
- We perform in-depth due-diligence and complete analysis of investment instruments in order to offer global best-of-breed investments in their respective categories, whether fixed income or equities. Funds with 5 years out-performance and ranked in the top quartile of their respective category.



# Our Products y Service



## Financial Protection

- International Trusts
- International Major Medical Insurance
- International Life Insurance



## Create and Manage Wealth

- International Retirement Plans
- Educational savings funds
- Management of international fixed income investment portfolios 8% to 10% per annum
- Management of international equity investment portfolios
- Wealth Banking from London and NY
- International Debit Accounts (USD, EUR, GBP)



# Protection to all Investors

Choose the investment platform in a highly regulated jurisdiction which ring fencing your assets.

## SECURITY

- Multi-Currency investment accounts: (€, \$, £ + many other hard currencies).
- Accounts for individuals, trusts or corporations.
- We use the Isle of Man and Guernsey, British Crowns as the main jurisdiction for our international client base
- By law client investment capital is always managed in segregated accounts with well known custodians (such as Pershing BNY Mellon - \$42 billion under custody) to ensure absolute investor protection.
- Maximum tax efficiency with gross roll up of interest/profit/dividends reinvested within the investment platform.
- Tax deferral for investment withdrawals, dependent on country of residence.



**02**

# Why Invest?

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# Why Invest?

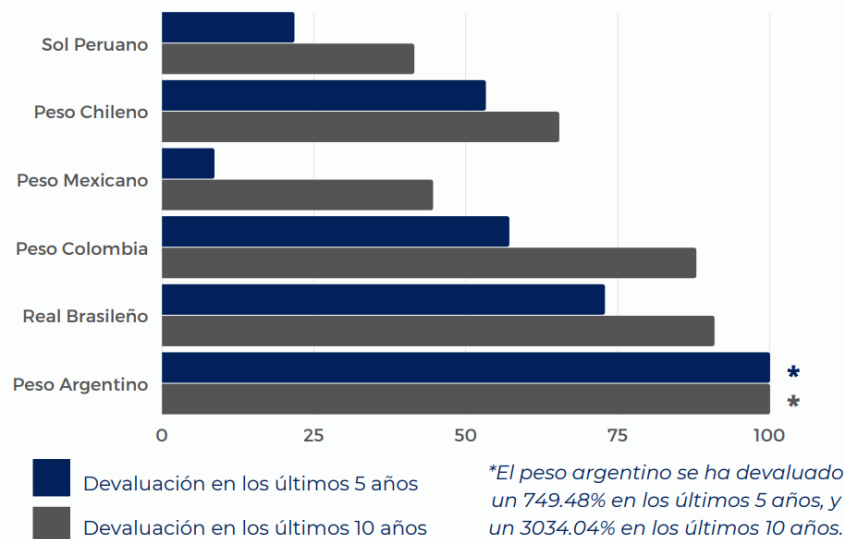
*Finding a safe spot to domicile your investment account*

## LATAM & AFRICA

- Protect your savings from Inflation  
**Sept 2022 Data:**
  - Mexico: 44.56%;
  - Chile 65.32%;
  - Brazil: 90.86%;
  - Colombia: 87.87%;
  - Perú: 41.47%;
  - Argentina 3034.04%
- **Protection/Refuge for life savings in a AAA rated country due to:**
  - LATAM and Africa currency devaluations.
  - Economic and political uncertainty in LATAM countries.
  - Personal security - have more confidentiality



### Devaluación de monedas en LATAM vs. el dólar



Fuente: XE.com



# Why Invest?

## Latin America's Inflation

Country	Tasa Inflación Anual a Septiembre 2022
Mexico	8.7%
Argentina	83.00%
Chile	13.7%
Perú	8.53%
Brazil	7.71%
Colombia	11.44%

**Fuentes:**

*Instituto Nacional de Estadística y Geografía (INEGI), Instituto Nacional de Estadística e Informática (INEI), Instituto Brasileiro de Geografía e Estadística, Departamento Administrativo Nacional de Estadística (DANE), Instituto Nacional de Estadística y Censos, Instituto Nacional de Estadística de Chile*

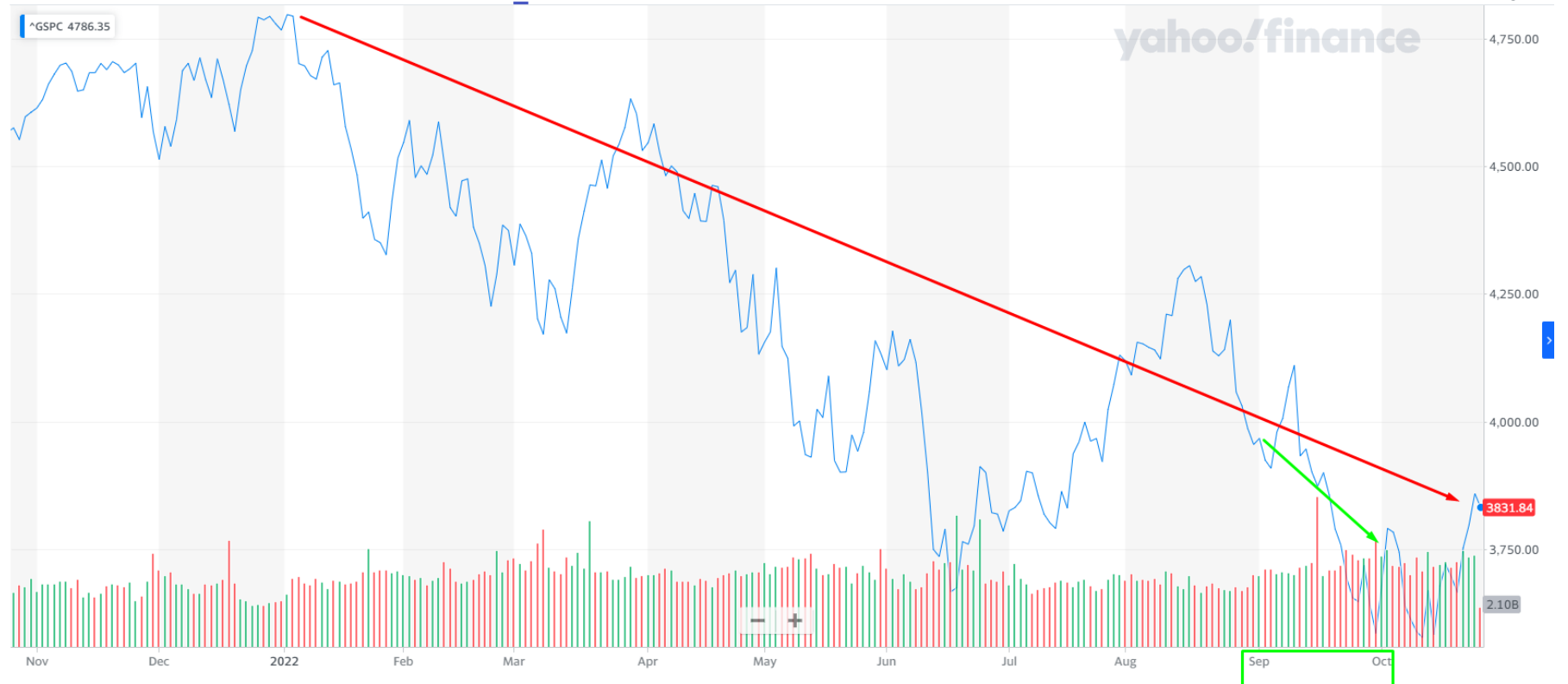


# Why Invest?

## S&P 500 Max

**S&P 500 (^GSPC)** ☆  
SNP - SNP Real Time Price. Currency in USD  
**3,832.20** -26.91 (-0.70%)  
As of 03:23PM EDT. Market open.


Indicators Comparison Date Range 1D 5D 1M 3M 6M YTD **1Y** 2Y 5Y Max Interval 1D Line Draw



# Why Invest?

## Alternative jurisdictions to locate your Assets

- Clients looking for better income options on their existing retirement savings or a complementary income (from their AFORE/AFP or an inheritance or full insurance or cash on top of their emergency fund or an alternative investment to their current portfolio).
- Very low and negative fixed rates in general.
- Take advantage of tax benefits when planning your financial future.

	Major10Y	Yield	Day	Weekly	Monthly	YoY	Date
	<b>United States</b>	4.1126	▲ 0.1146	0.21%	0.54%	2.45%	13:33
	<b>United Kingdom</b>	3.8690	▼ 0.0750	-0.54%	0.59%	2.74%	Oct/19
	<b>Japan</b>	0.2530	▲ 0.0020	0.00%	0.00%	0.16%	Oct/19
	<b>Australia</b>	3.9910	▲ 0.044	0.01%	0.33%	2.19%	13:32
	<b>Germany</b>	2.3690	▲ 0.0910	0.02%	0.43%	2.49%	Oct/19
	<b>Brazil</b>	11.8500	▼ 0.0600	-0.02%	-0.12%	0.29%	Oct/18
	<b>India</b>	7.4510	▲ 0.0250	0.02%	0.16%	1.08%	Oct/19
	<b>Canada</b>	3.5260	▲ 0.17	0.10%	0.42%	1.88%	13:32
	<b>Italy</b>	4.7720	▲ 0.0940	-0.05%	0.58%	3.86%	Oct/19
	<b>France</b>	2.9530	▲ 0.1	0.00%	0.46%	2.74%	13:32

# Why Invest?

## Example of Private Debt's success in DIVERSIFYING your portfolio

*Example of how an investor received the following income payments during 2022 with a USD \$250,000 investment of when global stock markets were down around 20%*



Bond	Annual Return	Weighting	Investment Amount	Annual Income
URBAN VILLAGE	8.00%	16.67%	USD 41,666.67	USD 3,333.33
LINKLEASE FINANCE PLC	9.00%	16.67%	USD 41,666.67	USD 3,750.00
POPIFI BONDS PLC	8.10%	16.67%	USD 41,666.67	USD 3,375.00
LONDON RICHMOND	10%	16.67%	USD 41,666.67	USD 4,166.67
ZENITH ENERGY	10.375%	16.67%	USD 41,666.67	USD 4,322.92
WOODVILLE	11%	16.67%	USD 41,666.67	USD 4,583.33

**Total Gross Return**

**USD 23,531.25**



An aerial, grayscale photograph of London, England, featuring the Tower Bridge and the City of London skyline in the background. The image is used as a background for the text.

**03**

# What is Corporate Debt?

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# Corporate Bonds

## What is a Bond?

Bonds are debt securities issued usually by corporations and governments - a loan with a promise to pay a specified interest for a specified term. A bond has various regulatory requirements that numerous counterparties, such as the respective stock exchange where the bond is to be quoted on an open secondary market or the clearing systems such as Euroclear, Crest, etc.

## Credit Ratings

The highest rating is generally considered AAA, and the lowest is C or D. A rating provided by a third party auditor provides an unbiased opinion of the financial outlook of the company and hence the likelihood of paying coupons on time and capital back at maturity. There are numerous credit rating agencies, some more known than others. E.g S&P, Moodys, AM Best, Fitch, Euroratings, Next Wave, BCR etc

## Senior Secured Bonds

A senior secured bond structure is widely used by SMEs to raise capital as investor capital is backed by physical assets or company bank accounts from the operating company. Such assets are placed into Trust or SPV managed by a regulated security trustee who has first lien or first legal charge over the assets in case of default. In the case of a default, the trustee sells the assets and priority of payment is given to the senior bondholders who are the first to be compensated.

## Secured Bonds

A Secured bond means that the debt is secured by a specific asset owned by the issuer. It serves as collateral for the loan. If the issuer defaults on the loan, title to the asset is transferred to the bondholders.



# Corporate Bonds

## Loan Notes

Loan Notes are private debt structures not listed on a stock market exchange and therefore have less or zero liquidity prior to maturing. They can be transferred to a new owner if required under a private contract. They are quicker and less costly to set up than bonds and hence tend to offer higher annual coupons over a reduced term than bonds. Loan notes can be Secured or Unsecured and the debt can also be insured by a specialized insurance company to add further protection for Investors.

## Un-secured Bonds

A Un-secured Bond relies on the future revenues of the operating company and in case of a default falls under secured debt. A credit rating is a very important source from a third party as a measure of the financial strength and security of the company.

Subordinate Bonds - A Subordinate Bond is a debt paid when other creditors are fully reimbursed.

## Convertible Bond

A convertible bond is a fixed-income corporate debt security that yields interest payments, this can be converted into a pre-determined number of common stock or equity shares at maturity rather than receiving cash. This gives the Investor the potential upside of capital growth as well as the fixed income.

## Stocks/Shares

Stocks and shares represent equity ownership in a corporation or financial asset, owned by investors who exchange capital in return for these units. Each investor in a company owns a fraction of that company. Ordinary shareholders are often the last creditors to be compensated in the event of bankruptcy. Preferential shares





# Investment-Grade Corporate Bonds

# Investment Grade Corporate Bond

Emisor	Pais del emisor	Sector	Vto.	Cupón	Tipo de Cupón	Precio Indicativo	Yield to Maturity	Monto mi nimo a Invertir	Monto mi nimo de incremento	Pais de emisión	Seniority	Rating S&P	Duration	Callab le?	Prox Call	Yield to Call	ISIN
<b>GRADO INVERSOR CORPORATIVO</b>																	
GENERAL MOTORS FINL CO	US	Auto Manufacturers	1/3/2026	5.25	FIXED	103.74	4.22	2,000	1,000	US	Sr Unsecured	BBB	3.34	Y	1/12/2025	4.13	US37045XBG07
BANCO SANTANDER SA	ES	Banks	11/4/2027	4.25	FIXED	99.92	4.29	200,000	200,000	SP	Sr Non Preferred A-	4.65	N	N/A	N/A	N/A	US05964HAB15
DELL INT LLC / EMC CORP	US	Computers	1/10/2026	4.9	FIXED	103.66	4.03	2,000	1,000	US	Sr Unsecured	BBB	3.93	Y	1/8/2026	3.97	USLJ24724AK95
EBAY INC	US	Internet	30/1/2023	2.75	FIXED	100.59	2.01	2,000	1,000	US	Sr Unsecured	BBB+	0.71	Y	30/12/2022	1.92	US278642AS20
APPLE INC	US	Computers	23/2/2023	2.85	FIXED	100.84	1.91	2,000	1,000	US	Sr Unsecured	AA+	0.69	Y	23/12/2022	1.63	US037833BU32
GOLDMAN SACHS GROUP INC	US	Banks	23/2/2023	3.2	FIXED	100.65	2.49	2,000	1,000	US	Sr Unsecured	BBB+	0.77	Y	23/1/2023	2.35	US58141GW774
MCDONALD'S CORP	US	Retail	1/4/2023	3.35	FIXED	101.16	2.14	1,000	1,000	US	Sr Unsecured	BBB+	0.88	Y	1/3/2023	2.02	US58013MFE93
GENERAL ELECTRIC CO	US	Miscellaneous Manufact.	15/5/2024	3.45	FIXED	100.26	3.37	1,000	1,000	US	Sr Unsecured	BBB+ *	1.77	Y	13/2/2024	3.30	US36962G7K48
DEUTSCHE BANK NY	DE	Banks	30/5/2024	3.7	FIXED	100.73	3.39	100,000	1,000	GE	Sr Non Preferred	BBB-	2.04	N	N/A	N/A	US251526BY45
WALT DISNEY COMPANY/THE	US	Media	15/9/2024	3.7	FIXED	101.63	3.02	2,000	1,000	US	Sr Unsecured	BBB+	2.10	Y	15/8/2024	2.92	US254687CZ75
BAYER US FINANCE LLC	DE	Pharmaceuticals	8/10/2024	3.375	FIXED	99.46	3.63	200,000	1,000	US	Sr Unsecured	BBB	2.40	N	N/A	N/A	US07274EAG89
CREDIT AGRICOLE SA	FR	Banks	17/3/2025	4.375	FIXED	100.45	4.24	200,000	1,000	FR	Subordinated	BBB+	2.77	N	N/A	N/A	US225313AF24
PNC BANK NA	US	Banks	10/4/2025	3.875	FIXED	101.22	3.47	250,000	1,000	US	Subordinated	A-	2.78	Y	10/3/2025	3.43	US20453KAA34
AT&T INC	US	Telecommunications	15/7/2025	3.6	FIXED	101.18	3.25	1,000	1,000	US	Sr Unsecured	BBB	2.85	Y	15/4/2025	3.19	US00206RHS40
STARBUCKS CORP	US	Retail	15/8/2025	3.8	FIXED	101.84	3.23	2,000	1,000	US	Sr Unsecured	BBB+	3.00	Y	15/8/2025	3.18	US855244AQ29
COCA-COLA CO/THE	US	Beverages	25/3/2027	3.375	FIXED	100.92	3.19	2,000	1,000	US	Sr Unsecured	A+	4.59	N	N/A	N/A	US191216CR95
WALMART INC	US	Retail	26/6/2028	3.7	FIXED	102.52	3.27	2,000	1,000	US	Sr Unsecured	AA	5.35	Y	26/3/2028	3.23	US931142EE96
BMW US CAPITAL LLC	DE	Auto Manufacturers	6/4/2022	2.7	FIXED	76.47	#N/A N/A	2,000	1,000	US	Sr Unsecured	NR	#N/A N/A	Y	Field Not App	#N/A N/A	USU09513HA05
PAYPAL HOLDINGS INC	US	Commercial Services	28/9/2022	2.2	FIXED	100.27	1.65	2,000	1,000	US	Sr Unsecured	A-	0.45	N	N/A	N/A	US70450YAB92
AMERICAN EXPRESS CO	US	Diversified Finan Serv	2/12/2022	2.65	FIXED	100.73	1.52	2,000	1,000	US	Sr Unsecured	BBB+	0.63	N	N/A	N/A	US025816BD05
CORP ANDINA DE FOMENTO	SNAT	Multi-National	6/1/2023	2.75	FIXED	100.21	2.56	1,000	1,000	SNAT	Sr Unsecured	A+	0.72	N	N/A	N/A	US219668BZ88
MICROSOFT CORP	US	Software	8/8/2023	2	FIXED	100.04	2.00	2,000	1,000	US	Sr Unsecured	AAA	1.14	Y	8/6/2023	1.97	US594918BO89
CHARLES SCHWAB CORP	US	Diversified Finan Serv	1/2/2024	3.55	FIXED	101.21	2.95	2,000	1,000	US	Sr Unsecured	A	1.67	Y	1/1/2024	2.82	US808513AY14
ALPHABET INC	US	Internet	25/2/2024	3.375	FIXED	101.57	2.53	2,000	1,000	US	Sr Unsecured	AA+	1.82	N	N/A	N/A	US02079KAB35
EXXON MOBIL CORPORATION	US	Oil&Gas	16/8/2024	2.019	FIXED	98.61	2.68	2,000	1,000	US	Sr Unsecured	AA-	2.29	Y	16/7/2024	2.66	US30231GBC50
ORACLE CORP	US	Software	15/1/2024	2.95	FIXED	98.85	3.43	2,000	1,000	US	Sr Unsecured	BBB+ *	2.48	Y	15/9/2024	3.45	US68389XBS36
HASBRO INC	US	Toys/Games/Hobbies	19/11/2024	3	FIXED	99.09	3.43	2,000	1,000	US	Sr Unsecured	BBB	2.48	Y	19/10/2024	3.38	US418056AX57
AMAZON.COM INC	US	Internet	5/12/2024	3.8	FIXED	102.46	2.84	2,000	1,000	US	Sr Unsecured	AA	2.28	Y	5/9/2024	2.73	US023135AN80
BANK OF AMERICA CORP	US	Banks	22/1/2025	4	FIXED	101.18	3.57	2,000	1,000	US	Subordinated	BBB+	2.63	N	N/A	N/A	US06051GFM69
MACQUARIE BANK LTD	AU	Banks	22/1/2025	2.3	FIXED	96.85	3.55	2,000	1,000	AU	Sr Unsecured	A+	2.69	N	N/A	N/A	US55608RBE99
JPMORGAN CHASE & CO	US	Banks	23/1/2025	3.125	FIXED	99.77	3.25	2,000	1,000	US	Sr Unsecured	A-	2.66	Y	23/10/2024	3.22	US46625H9C33
ADOBE INC	US	Software	1/2/2025	1.9	FIXED	97.22	2.98	2,000	1,000	US	Sr Unsecured	A+	2.73	Y	00/7/24PAB58	2.97	US00724PAB58
LOCKHEED MARTIN CORP	US	Aerospace/Defense	1/3/2025	2.9	FIXED	99.89	2.97	2,000	1,000	US	Sr Unsecured	A-	2.78	Y	1/12/2024	2.94	US539830BE89
TOYOTA MOTOR CREDIT CORP	US	Auto Manufacturers	13/2/2025	1.8	FIXED	96.59	3.10	2,000	1,000	US	Sr Unsecured	A+	2.77	N	N/A	N/A	US89236TGT80
PEPSICO INC	US	Beverages	19/3/2025	2.25	FIXED	98.27	2.89	2,000	1,000	US	Sr Unsecured	A+	2.85	Y	19/2/2025	2.89	US173448EQ79
CITIGROUP INC	US	Banks	26/3/2025	3.875	FIXED	100.79	3.63	1,000	1,000	US	Subordinated	BBB	2.81	N	N/A	N/A	US172967JL61
NIKE INC	US	Apparel	27/3/2025	2.4	FIXED	98.73	2.87	2,000	1,000	US	Sr Unsecured	AA-	2.87	Y	27/2/2025	2.87	US854106AH85
TD AMERITRADE HOLDING CO	US	Internet	1/4/2025	3.625	FIXED	100.47	3.50	2,000	1,000	US	Sr Unsecured	A	2.61	Y	1/1/2025	3.44	US87236YAD04
UNITED PARCEL SERVICE	US	Transportation	1/4/2025	3.9	FIXED	102.15	3.16	2,000	1,000	US	Sr Unsecured	A-	2.75	Y	1/3/2025	3.12	US911312BX35
VODAFONE GROUP PLC	GB	Telecommunications	30/5/2025	4.125	FIXED	102.61	3.27	1,000	1,000	EN	Sr Unsecured	BBB	2.93	N	N/A	N/A	US92857WBJ80
ARCELORMITTAL	LU	Iron/Steel	1/8/2025	6.125	FIXED	106.48	4.00	2,000	1,000	LX	Sr Unsecured	BBB-	2.85	N	N/A	N/A	US03938LAZ76
COMCAST CORP	US	Media	15/8/2025	3.375	FIXED	100.59	3.21	2,000	1,000	US	Sr Unsecured	A-	2.94	Y	15/5/2025	3.17	US20030NBN03
HERSHEY COMPANY	US	Food	21/8/2025	3.2	FIXED	100.02	3.22	2,000	1,000	US	Sr Unsecured	A	3.19	Y	21/5/2025	3.19	US427866AU28
RALPH LAUREN CORP	US	Apparel	15/9/2025	3.75	FIXED	101.68	3.28	2,000	1,000	US	Sr Unsecured	A-	3.09	Y	15/7/2025	3.20	US751212AC57
CANADIAN NATL RAILWAY	CA	Transportation	1/3/2026	2.75	FIXED	98.09	3.30	2,000	1,000	CA	Sr Unsecured	A	3.70	Y	1/12/2025	3.31	US136375CJ97
ELECTRONIC ARTS INC	US	Software	1/3/2026	4.8	FIXED	104.54	3.57	2,000	1,000	US	Sr Unsecured	BBB+	3.37	Y	1/12/2025	3.46	US285512AD11
GILEAD SCIENCES INC	US	Biotechnology	1/3/2026	3.65	FIXED	100.60	3.50	2,000	1,000	US	Sr Unsecured	BBB+	3.42	Y	1/12/2025	3.47	US375558BF95
JOHNSON & JOHNSON	US	Pharmaceuticals	1/3/2026	2.45	FIXED	98.26	2.96	2,000	1,000	US	Sr Unsecured	AAA	3.72	Y	1/12/2025	2.96	US478160BY94
TYSON FOODS INC	US	Food	1/3/2026	4	FIXED	101.61	3.57	2,000	1,000	US	Sr Unsecured	BBB+	3.48	Y	1/1/2026	3.53	US902494BJ16
IHS MARKIT LTD	US	Commercial Services	1/3/2026	4	FIXED	100.66	3.87	2,000	1,000	BD	Sr Unsecured	NR	3.40	Y	1/12/2025	3.81	USG47567AD78
HYATT HOTELS CORP	US	Lodging	15/3/2026	4.85	FIXED	102.56	4.20	2,000	1,000	US	Sr Unsecured	BB+	3.40	Y	15/12/2025	4.09	US448579AF96
LEGG MASON INC	US	Diversified Finan Serv	15/3/2026	4.75	FIXED	104.57	3.56	2,000	1,000	US	Sr Unsecured	A	3.62	N	N/A	N/A	US524901AV77
HOME DEPOT INC	US	Retail	15/9/2026	2.125	FIXED	95.91	3.14	2,000	1,000	US	Sr Unsecured	A	4.23	Y	15/6/2026	3.18	US437076BN13
NVIDIA CORP	US	Semiconductors	16/9/2026	3.2	FIXED	100.69	3.06	2,000	1,000	US	Sr Unsecured	A	3.93	Y	16/6/2026	3.02	US07069GAE44
ALTRIA GROUP INC	US	Agriculture	16/9/2026	2.625	FIXED	95.35	3.83	2,000	1,000	US	Sr Unsecured	BBB	4.19	Y	16/6/2026	3.84	US02209SAU78
3M COMPANY	US	Miscellaneous Manufact.	19/9/2026	2.25	FIXED	95.98	3.29	2,000	1,000	US	Sr Unsecured	A+	4.23	Y	19/8/2026	3.32	US88579YAV39
PROCTER & GAMBLE CO/THE	US	Cosmetics/Personal Car	25/3/2027	2.8	FIXED	96.52	3.14	2,000	1,000	US	Sr Unsecured	AA-	4.85	N	N/A	N/A	US742718FG96
SYNGENTA FINANCE NV	CH	Chemicals	28/3/2022	3.125	FIXED	100.09	#N/A N/A	1,000	1,000	NE	Sr Unsecured	NR	#N/A N/A	N	N/A	N/A	US87164KAA25
SHERWIN-WILLIAMS CO	US	Chemicals	1/6/2022	2.75	FIXED	100.02	3.12	2,000	1,000	US	Sr Unsecured	BBB	0.06	Y	12/5/2022	2.49	US824348AU08
INVESCO FINANCE PLC	US	Diversified Finan Serv	30/11/2022	3.125	FIXED	100.81	1.95	2,000	1,000	EN	Sr Unsecured	BBB+	0.06	N	N/A	N/A	US46132FAA84
ALIBABA GROUP HOLDING	CN	Internet	28/11/2024	3.6	FIXED	100.04	3.66	200,000	1,000	CI	Sr Unsecured	A+	2.27	Y	28/8/2024	3.58	US01609WAQ50



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# High Yield Bonds & Loan Notes

# High Yield Bonds and Loan Notes

The bridge between fast growing companies and global investors

## Fast Growing Small Medium Enterprises

- ✓ Massive demand from SMEs but banks don't issue debt nor do they lend
- ✓ For many companies it is the only and the quickest option of finance
- ✓ Debt is still cheaper than equity

## Investors Growing Appetite for Non Correlated Investments

- ✓ Many mature investors are looking for high fixed income that beats inflation
- ✓ Demand for secure, asset backed (under English law) rated solutions
- ✓ High level of investor protection and security
- ✓ Predictable returns with no volatility

# High Yield Bonds and Loan Notes

## Essential characteristics we use to choose quality private debt

- ✓ Senior Secured Debt
- ✓ Asset-backed under English law (strict, fast and efficient law)
- ✓ Remote bankruptcy structure - a PLC or SPV with no assets, no liabilities, but has the first lien or charge over the assets of the underlying operating company that receives the finance
- ✓ Well known and FCA regulated Security Trustee has first lien or charge of all the operating company's accounts and assets in case there is a default.
- ✓ If a Security Trustee is not in place we require a A-Rated Insurance company to insure the debt to protect investors
- ✓ Annual external audits to provide a Credit Rating by a proven and internationally accepted agency.
- ✓ Term maturities of 12 months up to 5 years - liquidity of full capital at maturity.
- ✓ Interest coupons paid either quarterly, half yearly or yearly (the more frequent the more attractive).
- ✓ Highly recognised UK lawyer firm responsible for the Investment Memorandum and debt structure.
- ✓ Well known and FCA regulated Registrars - register bondholders, calculate register and pay interest coupon payments.
- ✓ Bonds are listed on a recognised European stock exchange such as Frankfurt or Ireland
- ✓ Low investment minimums, typically from \$1,000 USD via investment platform, so investors can diversify across several bonds, mitigate risk and reinvestment of the income produced. (Direct investment typically between \$100,000 USD to \$250,000 USD).
- ✓ Buy in and sell at Par (platforms show secondary market prices after bond purchase)
- ✓ Transferable but NOT liquid until maturity

# High Yield Bonds and Loan Notes

Essential characteristics we use to choose quality private debt

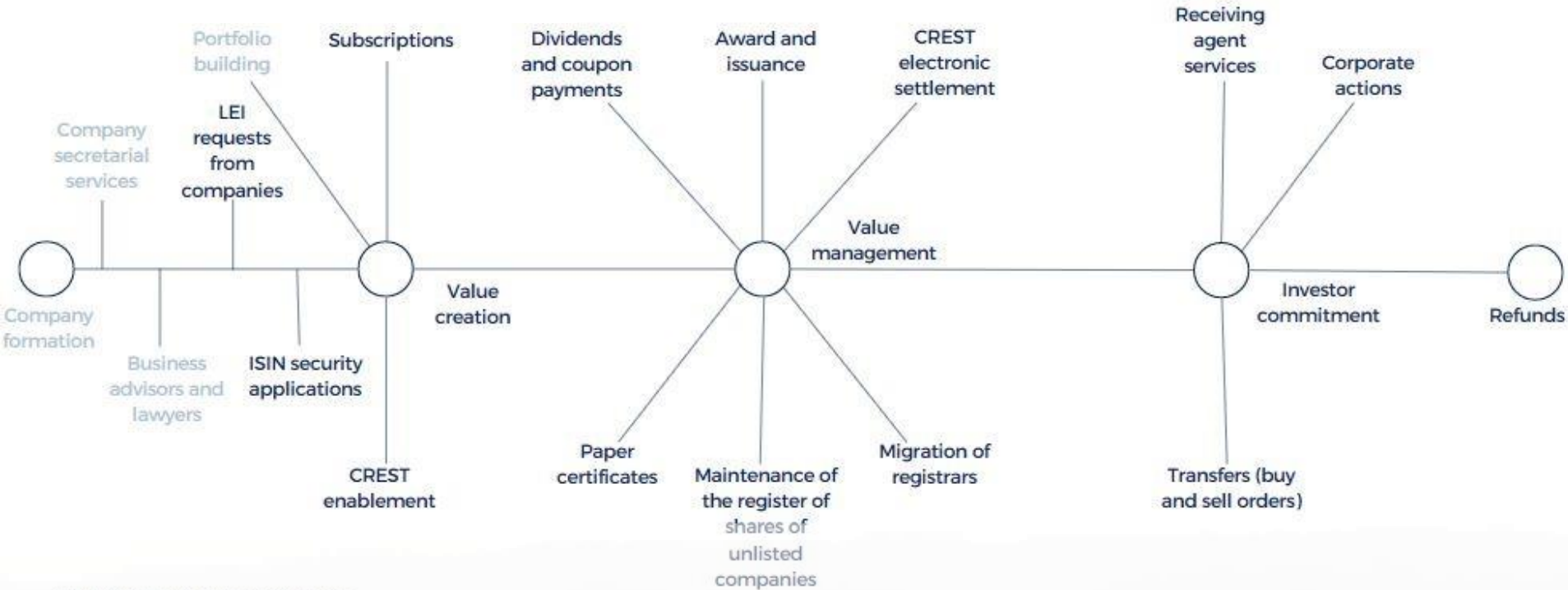
## Operating Company Due Diligence

- ✓ Companies must be in a high growth sector.
- ✓ Revision of Director/CEO/Owners CVs and verification of their successful track record in the specific sector.
- ✓ Companies with a quantifiable and proven successful business model and manageable debt strategy.
- ✓ Company assets valued over the value of the debt in a secondary market
- ✓ Access and revision of financial statements and balance sheets through [Companies House](#)
- ✓ Proven track record of prompt coupon payment ([LSE -CLICK](#)) and ability to pay back debt
- ✓ Regular meetings and updates with corporate management of the company.
- ✓ We don't work with Start Ups

# Corporate Bonds Direct From the Issuer

RESPONSIBILITIES OF THE REGULATED COUNTERPARTIES – that surround the management of the debt.

## - The Registrar



Participation of Avenir registrars  
Member services



# Corporate Bonds Direct From the Issuer

Example: How is a Senior Secured Bond Structured? (con Linklease Finance Plc)

## LINKLEASE BONDS – USD & GBP STRUCTURE

Structure

Network borrower

Trustee

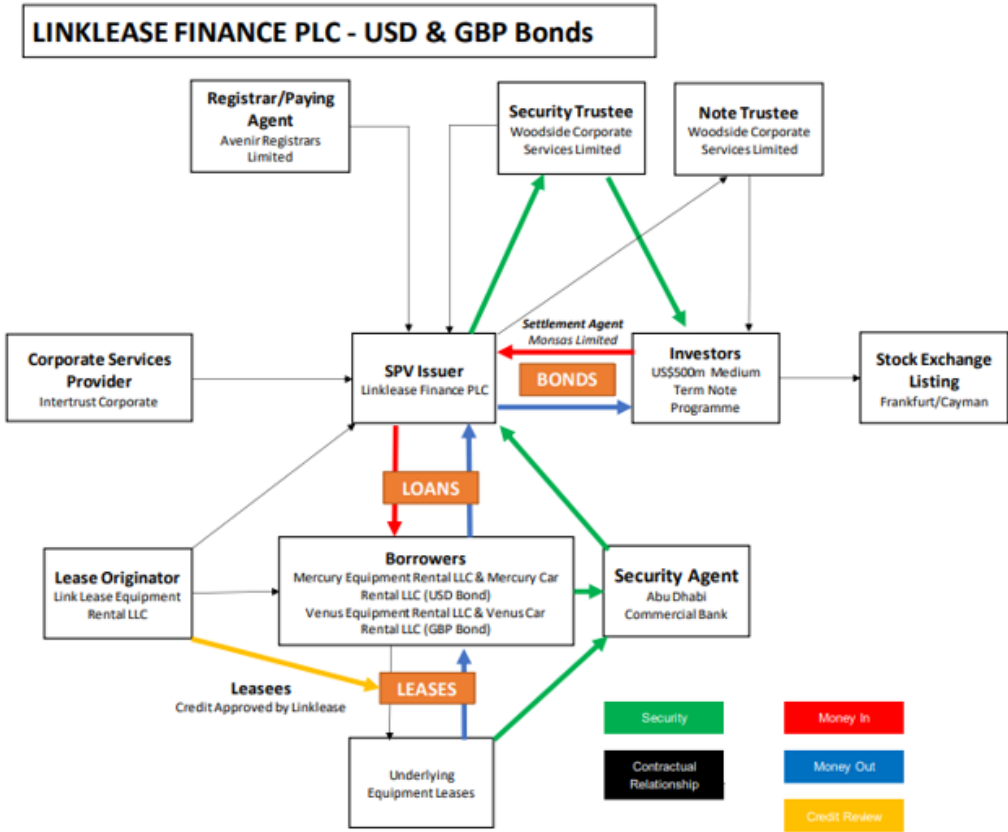
Security Agent

- Linklease Finance PLC is a vehicle created specifically for debt issuance and is bankruptcy remote.
- This is to separate the risk of the sponsor (Linklease) from the risk of the bond issuer.

- In order to offer greater protection to the bondholders, the borrowers were incorporated as separate SPVs.
- This allowed for the ring-fencing of the assets of each of the Bonds.
- This has been structured in a way that protects the bondholders, who have security over the assets and leases of the bonds in which they have invested.
- It also ensures that the assets are segregated from Linklease's existing portfolio.
- All of the borrower's assets, shares and bank accounts are pledged in favor of the issuer.

- The security and note trustee is there solely to act on behalf of the bondholders in the event of default (including nonpayment of a coupon or principal to the bondholders).
- The trustee for these bonds is Woodside Corporate Services. It is based in the United Kingdom and is regulated by the FCA.
- In the unlikely event of default, the trustee would have the option to proceed with the sale of the asset portfolio and the leases.

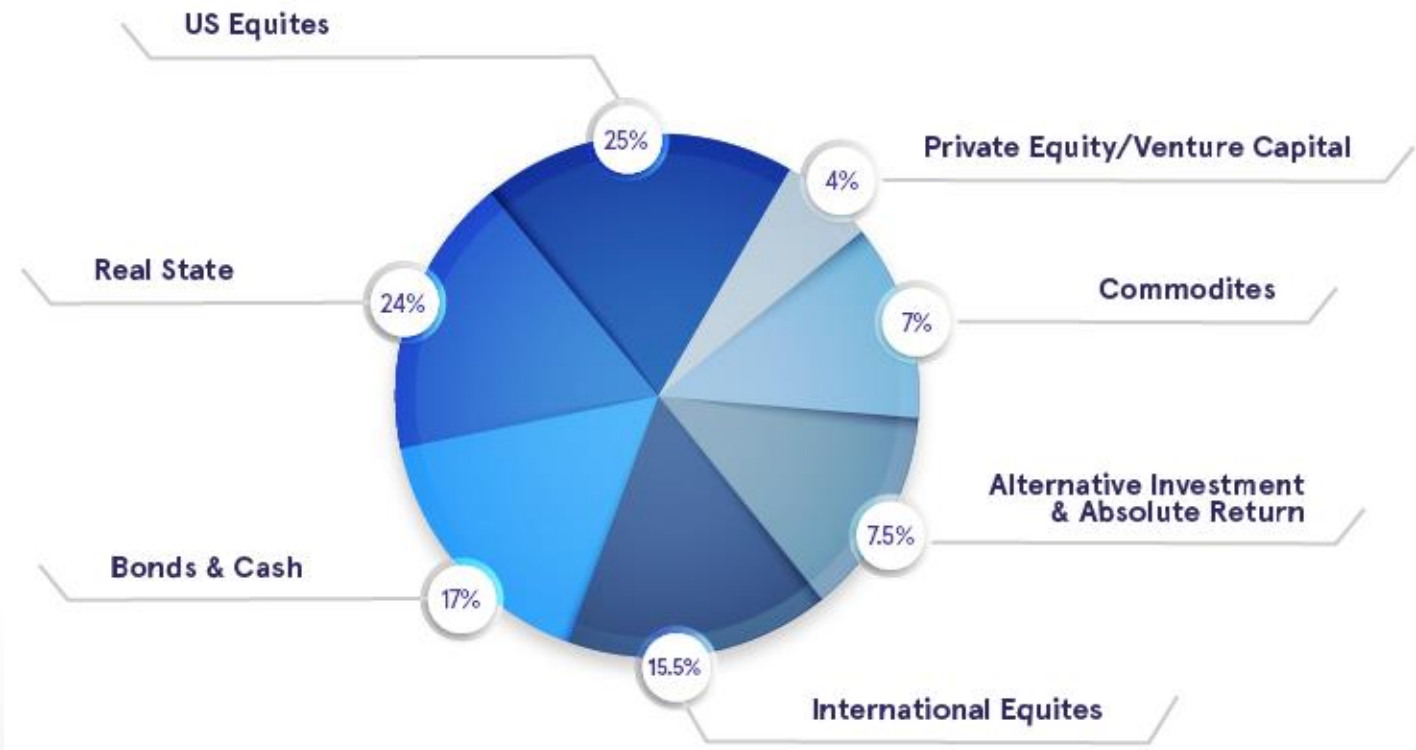
- The bail trustee will be supported by a security agent. The security agent can seize assets, stocks and bank accounts on behalf of the bond trustee.
- The trustee would then arrange for the bondholders and creditors to be paid.
- In the case of Linklease Finance PLC, the security agent is Abu Dhabi Commercial Bank (ADCB), one of the leading banks and brokers in the region.



## ◆ Harvard University and its investment allocation



Prestigious institutions such as Harvard and Yale University, along with pension funds, are highly recognised for their portfolio diversification.



An aerial, grayscale photograph of London, England, showing the River Thames, the Tower Bridge, and the City of London skyline. The image is used as a background for the text.

# 04

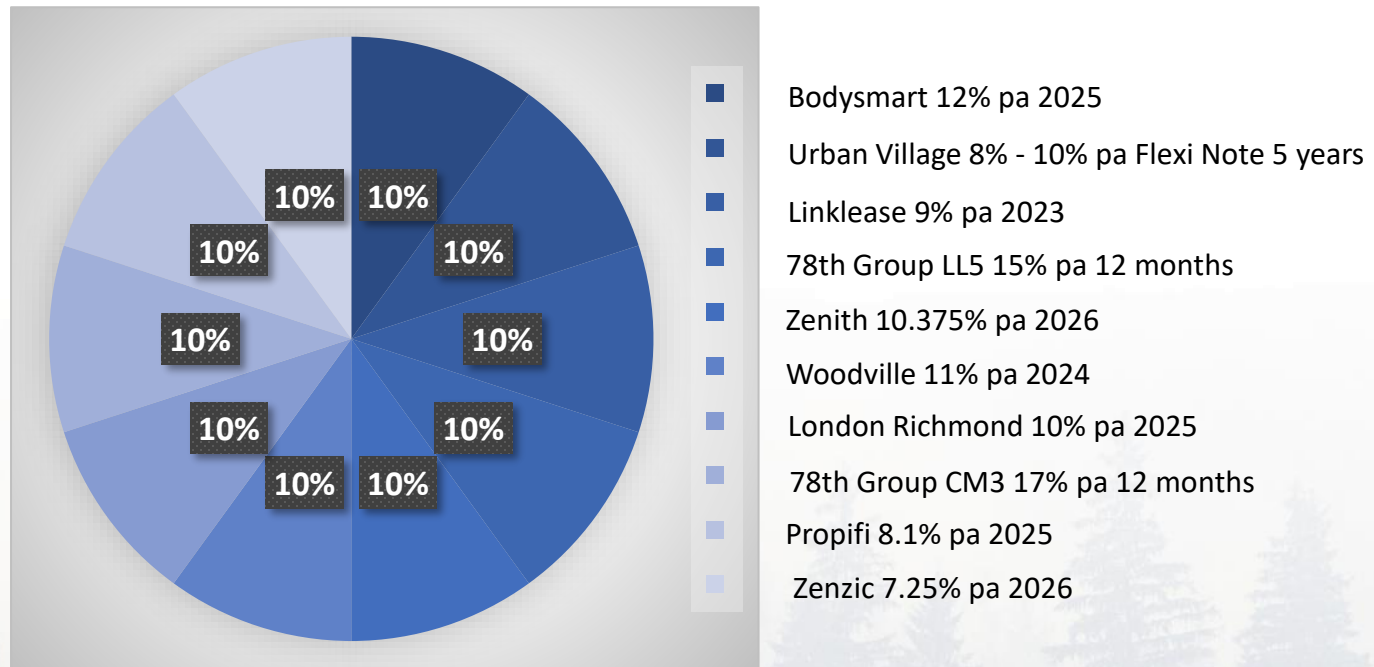
## A Portfolio that Produces a Regular Income in Hard Currencies USD EUR GBP

**KNG International Advisors**

# Reduce Concentration Risk & Diversify

Mitigate Risk by investing in up to 10 different Bonds and Loan Notes

- *Diversify across different industry sectors*
- *Diversify the coupon payment frequency*
- *Diversify the issuer*
- *Diversify the geographic region*
- *Diversify the maturity terms to scale and increase liquidity*
- *Diversify the security trustees*



# Corporate Bonds Direct From the Issuer

*Example of a diversified investment portfolio in Fixed Income assets using the Fixed Income Simulator on the KNG broker portal*

Investment capital	\$250,000.00
Time	3 years
Establishment cost 1%	\$2,500.00
Available for investment	\$247,500.00
* AMC (Annual Management Charge)	0.76%
** Trading Cash 1%	\$2,500.00
Net Annual Income	9.87%

\* It includes the annual cost of the custodian of the assets with Bank of New York Mellon, administration of the investment platform of Capital International Group and management of the bonds..

\*\* The simulation assumes we keep 1% in trading cash to cover admin fees until the coupons are paid. This could be a lesser amount, but depends on the composition of the portfolio. Please consult your financial advisor.



# Corporate Bonds Direct From the Issuer

Example of how an investor can receive a regular income from a diversified investment

## Coupon Payment Schedule

Payment schedule of interest coupons and return of capital when the bond expires.

	2023		2024		2025		2026					
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Woodville ATE Loan Notes		\$1,361.25			\$1,361.25			\$1,361.25			\$1,361.25	
London Richmond			\$1,237.50			\$1,237.50			\$1,237.50			\$1,237.50
Bodysmart Finance Limited						\$2,970.00						\$2,970.00
Zenith Energy Ltd Senior Unsecured Bond					\$2,569.05						\$2,569.05	
Linklease Finance Plc						\$2,413.13						\$2,413.13
<b>Subtotal</b>		\$1,361.25	\$1,237.50		\$3,930.30	\$6,620.63		\$1,361.25	\$1,237.50		\$3,930.30	\$6,620.63
<b>AMC</b>	\$156.75	\$156.75	\$156.75	\$156.75	\$156.75	\$156.75	\$156.75	\$156.75	\$156.75	\$156.75	\$156.75	\$156.75
Trading Cash	\$2,343.25	\$3,547.75	\$4,628.50	\$4,471.75	\$8,245.30	\$14,709.18	\$14,552.43	\$15,756.93	\$16,837.68	\$16,680.93	\$20,454.48	\$26,918.35

\* Return of principal by maturity of the bond plus the last coupon of interest

\* The simulation assumes that investor withdraws the net income end of december leaving a cushion of 1% to trading cash

Annual Net Income 2024: \$26,918.35



# Corporate Bonds Direct From the Issuer

*Diversified portfolio details, terms, payment dates, maturities, gross & net income.*

*You can also take the option to reinvest the income AND GAIN A COMPOUND RETURN*

CORPORATE BOND NAME	ANNUAL INTEREST COUPON	INVESTED AMOUNT	ALLOCATION	ANNUAL GROSS INCOME (USD)	COUPON PAYMENT FREQUENCY	PARTIAL COUPON PERCENTAGE	PAY MONTHS	BOND MATURITY DATE
Woodville ATE Loan Notes	11.00%	\$49,500.00	20.00%	\$5,445.00	Quarterly	2.75%	2 / 5 / 8 / 11 /	Jul 2025
London Richmond	10.00%	\$49,500.00	20.00%	\$4,950.00	Quarterly	2.5%	3 / 6 / 9 / 12 /	Dec 2025
Bodysmart Finance Limited	12.00%	\$49,500.00	20.00%	\$5,940.00	Biannual	6%	6 / 12 /	Dec 2025
Zenith Energy Ltd Senior Unsecured Bond	10.38%	\$49,500.00	20.00%	\$5,138.10	Biannual	5.19%	5 / 11 /	May 2026
Linklease Finance Plc	9.75%	\$49,500.00	20.00%	\$4,826.25	Biannual	4.875%	6 / 12 /	Dec 2025
Total Investment Amount		\$247,500.00	100%	\$26,299.35				
				Gross Annual Income (USD)	\$26,299.35	10.63% pa		
				Net Annual Income (USD)	<b>\$24,418.35</b>	<b>9.87% pa</b>		



An aerial, grayscale photograph of London, England, featuring the River Thames, the Tower Bridge, and the City of London skyline in the background. The image is used as a background for the text.

**05**

# How to Invest?

**KNG International Advisors**

# How to Invest?

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***Open a personal or corporate investment account with the international open architecture investment platform:***

- *Established in 1996.*
- *Member of the London Stock Exchange.*
- *Licensed and Regulated - Isle of Man Financial Services Authority.*
- *Headquartered in Isle of Man, UK.*
- *Regulated offices in Cape Town & Johannesburg, South Africa.*
- *200+ employees.*
- *\$5 billion under management.*
- *Bank license (1.2 banking license).*
- *AA+ S&P credit rating.*
- *100% of capital managed in segregated accounts under custody (BNY Pershing - \$42 trillion under custody).*

## Personal Application Requirements

- Notarized ID / selfie with ID.
- Notarized proof of address in applicant's name / selfie with POA (legible).
- Bank statement - showing funds to invest before they are transferred.
- Financial institution applications and forms

## Corporate Application Requirements

- Certificate of incorporation.
- Memorandum and Articles of Association.
- Register of shareholders.
- Register of directors.
- List of authorized signatures of the company.
- Verification of the ID and POA of any shareholder holding 25% or more of the issued shares.

# Why and How to Invest?

Capital International Group

## Minimum \$50,000 USD

### Open Architecture Platform:

- You can buy and sell assets from any country:
- Stocks
- Investment grade bonds
- High yield bonds
- Mutual funds
- ETFs and ETCs
- Structured Notes
- Alternative investment funds.

## The ideal minimum investment is \$100,000 USD

- Segregated accounts by law in IOM, UK to protect investors.
- All assets are held under custody with Pershing (\$42 trillion under custody)
- Online valuations.
- Online Trading / Email /Tel
- Multi-Currency
- Tax benefits within the platform
- Multiple co-owners for succession of assets.

Platform Fees	CIG 0
<b>Establishment Fee</b> Charged to the CASH CREDIT REDEMPTION account	1% set-up fee on the amount invested. 1% is set aside into the Credit Redemption Account and charged at 0.25% annually for approx. 4 years until it's used up.
<b>Advisor Fee</b> Charged to the CASH TRADING account	Up to 1.5% pa . The proportional amount is charged monthly.
<b>Custodian Cost</b> Charged to the CASH TRADING account	0.26% pa with a minimum amount of £220 per year The proportional amount is charged monthly.
<b>Dealing Fee</b> Charged to the CASH TRADING account	<b>Equities/Bonds/Notes/Alternatives</b> 0.25%   <b>Collectives/UCITS Funds</b> etc £35

# Why and How to Invest?



*Capital International Group*

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- Multiple co-owners for succession of assets.

3 Establishment Collection Structures	CIG 7	CIG 4.5	CIG 0
<b>Initial Commission</b>	Agent charges 100% upfront commission	Agent charges 50% upfront commission	Agent charges 0% upfront commission.
<b>Credit Redemption Account</b>	8.5% set-up fee on the amount invested. 8.5% is set aside into the CRA and charged at 1.45% annually for approx. 5 years until it's used up.	6% set-up fee on the amount invested. 6% is set aside into the CRA and charged at 1% annually for approx. 5 years until it's used up.	1% set-up fee on the amount invested. 1% is set aside into the CRA and charged at 0.25% annually for approx. 4 years until it's used up.
<b>Advisor Fee</b> Charged to the CASH TRADING account	Not available	Up to 1.5% pa The proportional amount is charged monthly.	Up to 1.5% pa The proportional amount is charged monthly.
<b>Custodian Cost</b> Charged to the CASH TRADING account	0.26% pa with a minimum amount of £220 per year The proportional amount is charged monthly.	0.26% pa with a minimum amount of £220 per year The proportional amount is charged monthly.	0.26% pa with a minimum amount of £220 per year The proportional amount is charged monthly.
<b>Dealing Fee</b> Charged to the CASH TRADING account	<b>Equities/Bonds/Notes/Alternatives</b> 0.25% <b>Collectives/UCITS Funds</b> etc £35	<b>Equities/Bonds/Notes/Alternatives</b> 0.25% <b>Collectives/UCITS Funds</b> etc £35	<b>Equities/Bonds/Notes/Alternatives</b> 0.25% <b>Collectives/UCITS Funds</b> etc £35

An aerial, grayscale photograph of London, England, featuring the River Thames, the Tower Bridge, and the City of London skyline in the background. The image is used as a background for the text.

**06**

# Contact information and Social Networks

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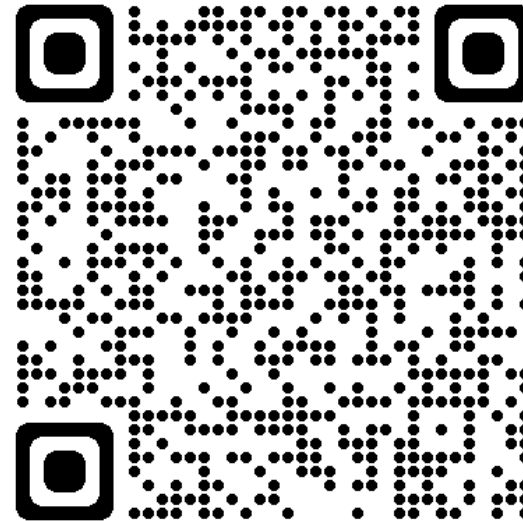


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### By following us you will get

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- Notifications of interest coupon payments on high-yield corporate bonds
- Personal financial intelligence tips
- Webinars with fund managers and bond issuers from London, Switzerland and NY





# Contacto

## TAKE THE NEXT STEP

### Make a free Appointment

For more information, details of the funds and their performance, customized projections and free advice please contact us:

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- Arequipa

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**Thank you for your Attention**

*End of the Presentation*