

# Why is investing in Linklease superior to investments in cash & insurance wrapper?

	CASH	LINKLEASE			INSURANCE WRAPPER
		USD	EUR	GBP	
Yield/ROI	0%	9.75%	9%	9%	-20% / +20%
Frequency of payment	No payment	Semi-annually	Semi-annually	Semi-annually	No payment
Availability of principal	Immediate	2025	2026	2025	After maturity to benefits from tax relief (5-10 years)
Risk of negative performance	Yes	No			Yes
Protection against market volatility	Yes	Yes			No
Hedge against inflation	No	Yes			Partial
Asset-backed	No	Yes			No
Fee	No	No			Subscription fees (up to 3%) Management fees (up to 2%) Mutual fund fees (up to 4%)
Tax	No	According to the country of residence			Withholding tax + according to the country of residence
Investment process	N/A	Fast			Slow

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