**$31bn*** assets under management

**212,000*** customers around the world

**600*** staff employed

* IFGL Group figures as at 31 December 2025. IFGL comprises RL360, RL360 Services, Ardan International, Friends Provident International, IFGL Pensions and IFGL Global Trusts.

# "What happens to my money when I send it to Ardan?"

01

Payment is made to Ardan Nominees Citibank account where the funds are held

02

The portfolio is set up upon receipt of the funds

03

Ardan instructs one of our investment partners to trade accordingly

04

The investment partner confirms purchases which are reflected in the clients segregated account.

05

Assets are transferred into segregated accounts with our custodians, Allfunds and Citibank.

## How is client's money safeguarded?

### How we purchase investments

When a payment is made, the cash is sent to our sub-custodians and we trade through a counterparty. They use the funds to purchase investments as selected by the client.

### What if something did happen to Ardan?

All assets are held via a nominee company and client monies are held in segregated client accounts. In the unlikely event Ardan was to fail, client assets cannot be used by liquidators to repay the creditors of Ardan. Client assets are never co-mingled with the assets of Ardan.

### Audit and Asset Reconciliation

Ardan is independently audited (by PwC) as well as being obliged to regularly report to the Isle of Man Financial Services Authority (IOMFSA) to demonstrate compliance and complete reconciliation of the holdings registered to Ardan Nominees Limited.

ARDAN INTERNATIONAL

# Client asset protection

## Protecting your assets

Ardan is licensed by the Isle of Man Financial Services Authority (IOMFSA). Your investments are safeguarded by us in line with best global practice and the stringent rules and guidelines of the IOMFSA.

All assets are held through a nominee company (Ardan Nominees Limited) and client monies are held in segregated client accounts. We partner with major global institutions like Citibank and Allfunds to ensure safe custody of client assets and money.

## LAUNCHED IN 2013, THE ARDAN PLATFORM HAS GONE FROM STRENGTH TO STRENGTH

Our goal has always been to be the leading independent wealth management platform for the international financial services market.

With strong and committed ownership, and our base on the Isle of Man, one of the world's leading international financial services centres, we've attracted investors from all over the world to hold their investments with us.

Ardan was awarded a B (Strong) financial strength rating from independent actuaries AKG, along with 5 out of 5 star service rating, the highest rating in the International Platform sector.

Ardan has won Best Platform at the International Investment awards in 2017, 2018, 2020, 2021, 2022 and 2023.

## Security

At its heart, our platform is a secure online location where all your investments can be held and viewed in one place.

Our platform is secure and uses tried and tested technology developed by one of the world's largest software companies - increasing efficiency and lowering the cost of the overall proposition.

Perfect for the internationally mobile investor.

## Financial strength: part of IFGL

Being part of International Financial Group Limited (IFGL) offers Ardan's customers the reassurance and security of being part of a group that looks after international investors based around the world, with over 212,000 customers, over USD31 billion assets under management and employs over 600 staff.

With a sole focus on the international financial services market, IFGL has the expertise, commitment and financial strength to support our vision.

## We are based on the Isle of Man

With a well established and successful financial services sector, the Isle of Man is a leading choice for international financial services.

The Isle of Man enjoys an Aa3 sovereign rating from Moody's, OECD white list status, and is recognised by the IMF as "a well-regulated offshore finance centre of excellence".

In 2025 the Island won the prestigious Best International Finance Centre award at the International Investment Awards.

We're proud of our Isle of Man heritage and this even extends to our name – "Ardan" is Manx Gaelic for "platform".

## Custody arrangements

The Ardan platform enables you to invest in funds, securities and currencies in all the major markets. We have well-established relationships with leading global financial institutions. Our expertise helps to facilitate the efficient dealing and safe custody of your assets.

Our foremost consideration is the security of our clients' assets, whether under our direct control or placed with a sub-custodian. Our Allfunds custody account in Luxembourg is used for the majority of international funds; traded securities and structured notes are sub-custodied with Citibank.

**You can be comfortable that our professional, experienced and diligent team are here to safeguard your investments at all times.**

Ardan International Limited is licensed by the Isle of Man Financial Services Authority with licence number 1365. Registered in the Isle of Man number 007984V. Registered address: International House, Cooil Road, Douglas, Isle of Man, IM2 2SP British Isles.

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