

Webinar Agenda



Offshore Investing: Benefits & Obstacles



Getting Money Offshore



Offshore Account Options



Introduction to an International Wrapper



Key Benefits of a Wrapper



Illustration of Tax and Estate Planning Benefits



Questions

Offshore Investing: Benefits & Obstacles

BENEFITS

- Offshore diversification
- Access to international markets and investment returns
- Holding capital in foreign currency outside the borders of South Africa
- Tax efficiency
- Protection against rising local inflation
- The ability to withdraw money outside of South Africa

OBSTACLES

- Converting Rands to foreign currency
- Keeping up with global market trends
- Remaining compliant with SARS
- Avoiding tax & estate complexities
- Selecting the right investment provider and product
- Easily accessing capital when needed

Offshore Investing: Getting Money Offshore

Navigating Exchange Control Rules

For individuals, the South African exchange control regulations dictates how much and under what circumstances you may transfer money out of South Africa.

Permissible reasons for transfers abroad include:

- Foreign investment.
- Monetary gifts and loans.
- Travel allowance.
- Study allowance.
- Maintenance transfers.

Amounts allowed to transfer offshore per **calendar year** (1 January to 31 December):

- R1 million foreign capital allowance.
- R10 million individual capital allowance – tax clearance required.
- = R11 million total per individual.

Offshore Investing: Account Options

	OFFSHORE PLATFORM / ACCOUNT	INTERNATIONAL WRAPPER / ENDOWMENT
Investment Currency	USD, GBP, EUR, AUD & JPY available	USD, GBP, EUR, AUD & CHF available
Minimum Investment	R 100,000	\$ 20,000 / R 380,000
Tax Benefits	✗	✓
Estate Planning	✗	✓
Joint Account	✗	✓
Withdrawals Paid To	Any bank account in the investor's name	Any bank account in the investor's name

Offshore Investing: International Wrapper

Introduction to an International Wrapper

It is an offshore investment account that has been specifically designed for South African residents.

It offers a single, flexible, convenient, tax efficient entry point to investing in international markets.

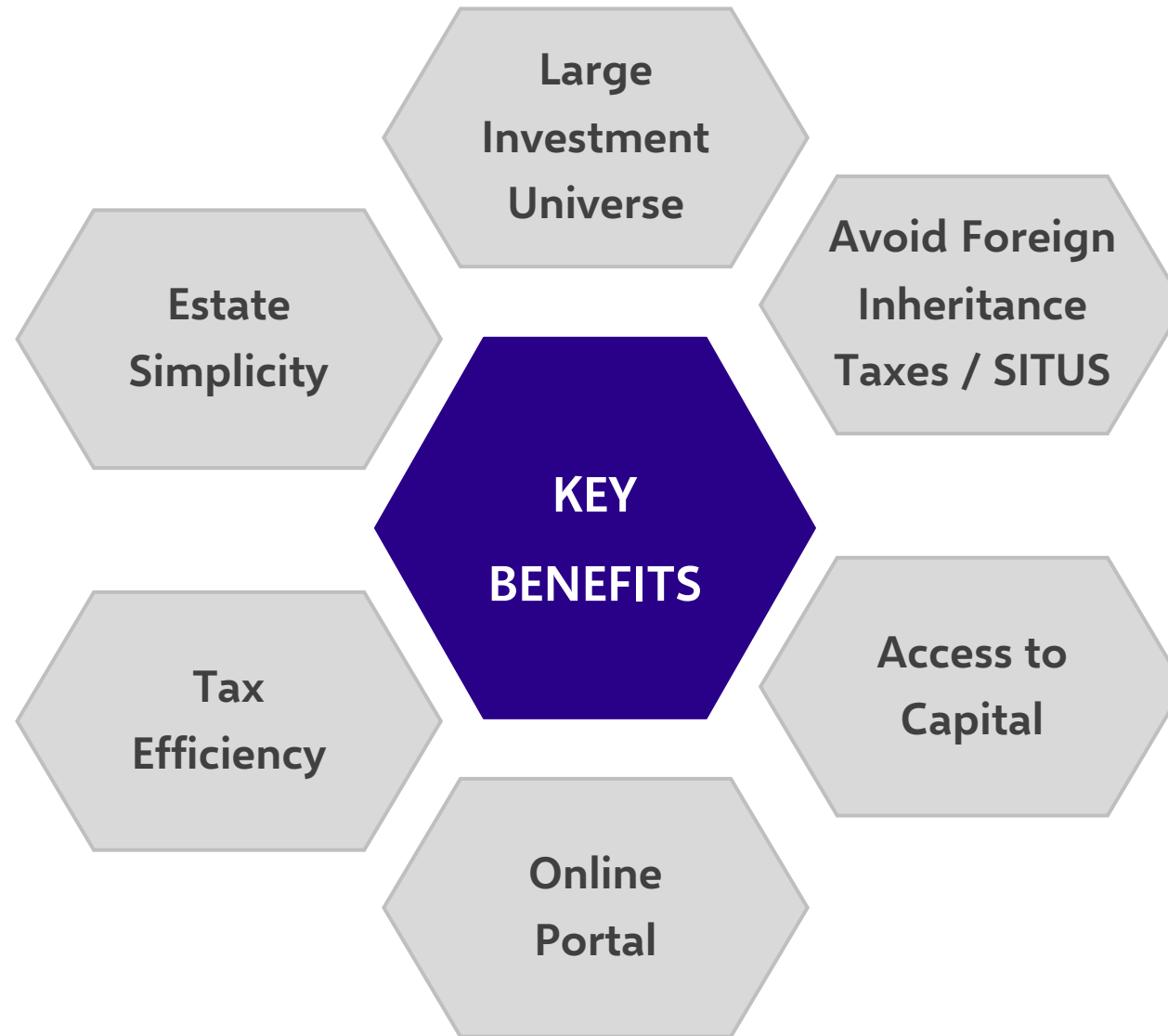
Who can invest?

Individuals, SA trusts, SA companies, foreign trusts.

Where is the investment held?

The investment portfolio will be held and administered in the Isle of Man.

International Wrapper: Benefits



International Wrapper: Investment Options

A Large Investment Universe

- A wide range of fund options - almost 400 funds available
- Both active and passive offerings
- Direct shares and ETFs available through custodian facility



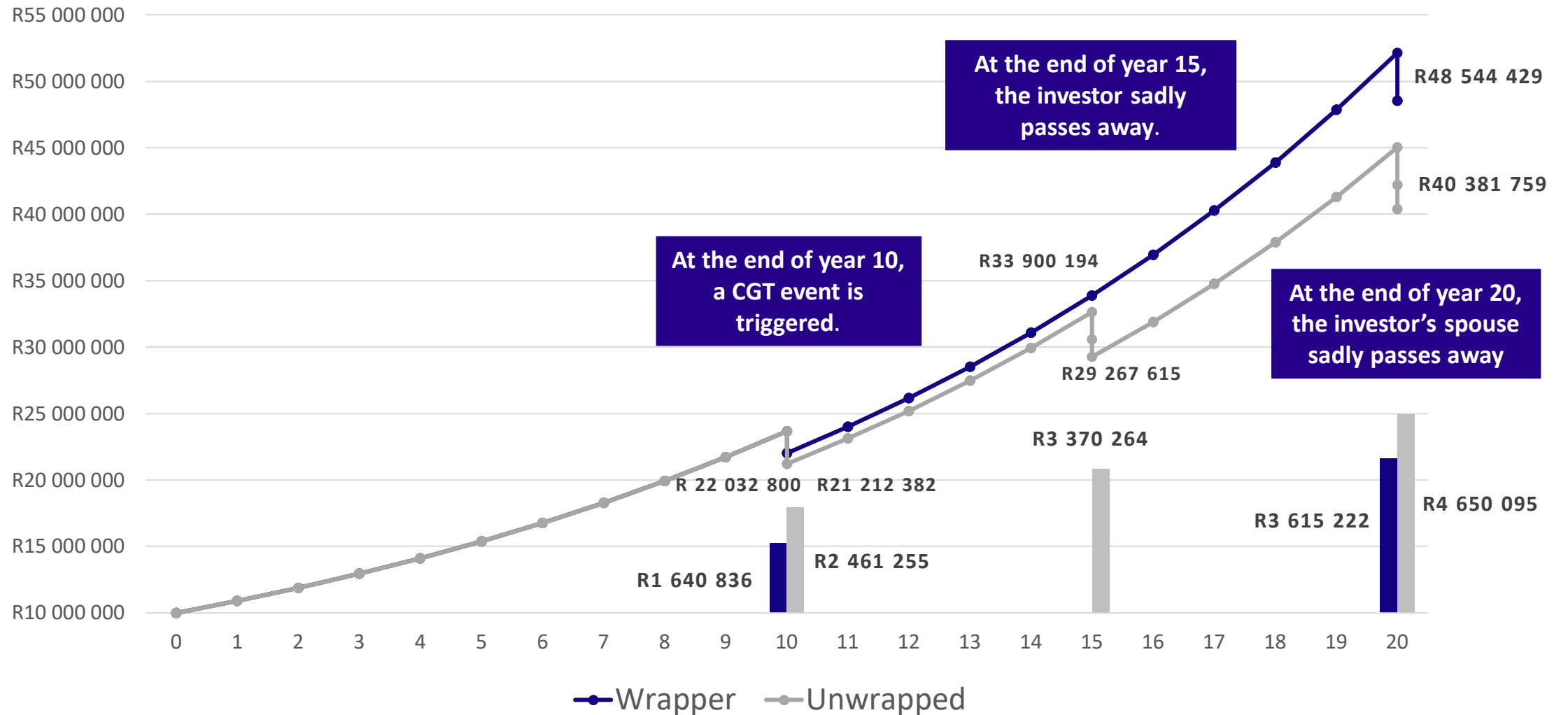
International Wrapper: Tax Planning Benefits



International Wrapper: Estate Planning Benefits



Illustration of Tax & Estate Planning Benefits



Webinar Wrap Up

An International Wrapper Ticks All the Boxes

- ✓ Offshore diversification
- ✓ Many investment options
- ✓ To invest in foreign currency held outside the borders of SA
- ✓ Tax efficiency
- ✓ To remain compliant with SARS
- ✓ To invest with a reputable institution
- ✓ Access to capital when needed
- ✓ The ability to withdraw money outside of SA
- ✓ Online access to view and monitor the investment portfolio
- ✓ Simplicity



Contact Us



021 001 2323



086 586 0315



www.investonline.co.za



info@investonline.co.za



Ground Floor
Great Westerford
240 Main Road
Newlands
7725

