

OFFSHORE		ALTERNATIVE OFFSHORE
ENDOWMENT	BENEFITS	INVESTMENT
Money taken out the Country via Exchange Control	Exchange Control	Money taken out the Country via Exchange Control
Offshore Endowment	Product Structure	Bank Account, Unit Trusts and Shares
Black Rock , Goldman Sachs	Fund Managers	Unknown
Immediate access to Fund	Access to Funds	Immediate access to Funds
Totally dependant on Market performance	Investment returns	Bank 3,5% Unit Trusts Totally dependant on Market performance
No. Beneficiary Nomination does away with needing a Will	Offshore Will Required	Yes, You need to have an Offshore Will
Yes. Money paid to Beneficiary on Death - takes ± 4 weeks	Beneficiary Nomination	Generally Estate - To wind up an Estate take on average 2 y
Not necessary because of Beneficiary Nomination	Winding up of Estate	Your Estate needs to be wound up overseas taking on average 2 years
Nil	Executors Fees	4%
No Tax returns need to be submitted	Income Tax Returns	Annual Tax Returns need to be submitted
30% Paid within the Endowment Portfolio	Income Tax on Interest Income	As much as 45%
12% Paid within the Endowment Portfolio	Capital Gains Tax (CGT)	Up to 18%
Full Estate Duty Paid	Estate Duty	Full Estate Duty Paid
Changes accouding to quote	Effective Annual Cost	?
Negotiable	Initial Upfront Consultant Fee	Unknown. Assumption
Negotiable	Ongoing Fees of Consultant	Unknown. Assumption 0