



Asset Protection & Alternative Investments

International Guide

Asset Protection • Alternative Investments • Self-Directed IRAs • International Banking •
Offshore Companies • Trust & Foundations • Residency Programs • Real Estate

Asset Protection Structures

Whether you are a young professional, a retired person concerned with passing your wealth on to future generations or a successful entrepreneur worried about business down turns or personal litigation, asset protection structures are a vital component for the security of your assets.

Look at investments and wealth generation as the offense in your wealth strategies game plan and think of asset protection as your defense. Defense is critical to prevent protecting assets from litigation and tax mitigation while providing a seamless generational transfer. Remember, offense is important to win battles, however, defense wins wars.

International Trusts

Trusts are an old invention, dating back to the medieval courts of England, and have their roots in Common Law. A Trust is a fiduciary arrangement implemented utilizing a Trust Agreement between two or more parties with respect to assets of the Grantor/Settlor.

The Trust is a popular asset protection structure because of its powerful protection, inherent flexibility, and ease of generational wealth transfer. The key characteristic of a trust is that it allows an individual the benefits of ownership while granting the legal interest of the trust's assets to a Trustee. The Settlor, typically the original owner of the assets, can utilize or recommend direction for the assets of the trust, however, under trust law is not considered their legal owner.

The Trust Act of 1992 has allowed Belize to become one of the most favourable jurisdictions for the establishment of International Trusts.

International Foundations

A hybrid structure utilized in civil law societies that combines the benefits of a trust with the direction of a corporation, foundations are commonly used as asset protection vehicles.

As a trust is to a common law society, a foundation is to a civil law society. Allowing an individual to transfer ownership of one's assets to the foundation but allowing the individual beneficial use of those assets.

International Business Companies (IBC)

Potentially one of the most powerful deferred income structures, the IBC can provide unique benefits to citizens who are taxed on their worldwide income. The entities are

almost exclusively incorporated in tax-free jurisdictions and allow for tax-deferred revenues when income is generated outside of one's tax jurisdiction. Understanding how and when one can benefit from this asset protection structure can significantly accelerate one's wealth accumulation.

International Limited Liability Companies (LLC)

Many are familiar with the concept of a limited liability company to limit one's legal liabilities and an international LLC provides this same protection. Typically one would want to hold international assets in an international LLC to prevent any ties back to one's country of domicile.

As a flow through tax entity, the LLC is a favorite for holding international investments such as property, condos and rentals homes; and is a key component of a self-directed IRA strategy.

Domestic Companies

The domestic company is used exclusively to do business in the jurisdiction of incorporation. A person looking to run a business in Belize, or to hold Belize-based assets, can utilize the benefits of a Belize 250 domestic company.

A businessperson who wants to create an online presence may look to a Panama corporation as their preferred jurisdiction. Domestic entities are typically easy to create, inexpensive to maintain and provide a solid vehicle for doing business in a specified country.

International Bank Accounts

One of the simplest steps an individual can take to help protect and diversify personal wealth is to open an international bank account. Far too many individuals become complacent with their banks, viewing them as a commodity that supplies them with an ATM card to withdraw cash.

Banks are inherently risky. They have your money and they leverage it to make themselves more money. In days past, they would pay you a decent return for using your funds but alas that is no longer the case. These days, your risk is far greater, and your reward much smaller if anything at all.

Simply repositioning some of your assets into a different banking jurisdiction can provide currency diversification, exposure to higher liquidity ratios and protection if your banking institutions experiences systemic financial problems. With constitutionally bound privacy

laws, and the highest liquidity ratio in the world, Belize is an example of a jurisdiction that can provide excellent banking and risk diversification

Self-Directed IRA Strategies

Simply put, a self-directed IRA (SDIRA) is an individual retirement account that gives the IRA owner greater control over their investment decisions. In a SDIRA, the IRA owner decides what investments to purchase and instructs their IRA custodian to do so on their behalf. Would you like to own a condo in Mexico? A home on the ocean in Belize? Maybe a coconut plantation in Nicaragua; utilizing a SDIRA these investments are no longer out of one's reach.

A more sophisticated strategy couples a SDIRA with a domestic or international Limited Liability Corporation (LLC). The member of the LLC is the SDIRA custodial account and LLC's manager is the IRA owner. Utilizing this strategy, the LLC Manager has direct control over the corporate funds and the power to invest directly from the LLC.

This is an extremely powerful strategy that puts you in direct control of your individual retirement monies and allows you to direct them as you wish. Of course, with power comes responsibility and there are some limitations to your purchases (ie. no collectibles like cars, art, jewelry), and you cannot directly benefit from the assets purchased (ie. you can't live in that condo in Mexico).

However, with a SDIRA you no longer need to be confined to the limited institutional investment options of Wall Street bankers and brokerage firms.

Alternative Investment Opportunities

There are many avenues to institutional, or stand investments options, both domestically and internationally. However, the alternative investment opportunities are a fast growing segment of the investment market.

As more investors get disenfranchised with Wall Street cronyism, flash crashes, money printing and a myriad of systemic issues with today's financial venues, they are looking for alternatives to all they have ever known.

Looking at opportunities to get in on the ground floor of a private placement, purchasing properties for rental income, homes for capital appreciation that offer hard assets have gained tremendous popularity with savvy investors worldwide.

One of the hottest areas worldwide is agricultural acquisitions and you will find many analysts speaking the virtues of holding hard assets that produce income. Precious metals, strategic metals and other non-correlated investment products provide a means to diversify, augment and potentially add balance to portfolios typically laden in stocks and bonds. Georgetown Trust works with a variety of provider's to oversee private placement investments around the world, which are open to our clientele on a limited, and sometimes even exclusive, basis.

Of course, Georgetown Trust also works with international brokerage firms to provide access to international currencies, stocks, bonds and mutual funds should that be a requirement; in either a managed money capacity or through discount brokers for those who like to carve their own path.

Retirement & Residency Programs

Georgetown Trust helps individuals obtain residency and citizenship in a variety of jurisdictions in and throughout Central America as well as other regions of the world. For example, Belize offers a program targeted at North American retirees called the Qualified Retired Person (QRP).

With nominal requirements for acceptance, and benefits such as recognized residence, duty free imports, and the ability to be self-employed, the QRP program meets the needs of individuals looking to live full or part-time in Belize. Georgetown Trust can also help individuals obtain work permits, permanent residence and ultimately citizenship if desired.

There are also programs for individuals interested in residence in Panama through the International Business Residency or International Investor Residency packages. With partners throughout the world, Georgetown Trust can help find the residency and citizenship program that meets your specific needs.

Business Services

The incorporation of an international entity is one component of establishing an ongoing and defensible offshore business. Georgetown Trust provides additional services to solidify your business presence such as Virtual Office services to handle mail services, a telephone receptionist, email addresses and administrative services.

Competitive physical office space rentals are also offered on a daily, weekly or monthly basis. Staff and partnerships are available to provide accounting services, tax guidance, re-invoicing and a full array of administrative services.

Georgetown Trust can provide all the necessary day-to-day services you need to maintain an established offshore presence, including ship and yacht registration services.

Real Estate Services

When it comes to purchasing real estate, Georgetown Trust represents only the most established real estate developments in Central America. They ensure that the realty and development partnerships are with the most trusted names in the industry.

Buyers are ensured that their acquisitions are free and clear from any title or business liabilities giving you peace of mind while your purchase is executed transparently, smoothly and in a timely fashion.

About Georgetown Trust Ltd.

Georgetown Trust, Limited is the leading offshore independent financial services firm based in Belize with global connections.

Incorporated and licensed in Belize, Georgetown Trust's head office is located on the beautiful island of Ambergris Caye; providing a centralized location with access to the Latin American and global marketplace.

With 15 years of experience leading the offshore financial services arena, Georgetown Trust now has affiliates in Switzerland, Panama, Costa Rica, Nicaragua, Seychelles, British Virgin Islands, and the Cayman Islands that gives their clients access to global options delivered by highly qualified professionals.

Our experienced professionals help facilitate the legal, accounting, financial and business strategies needed to ensure your international financial plan objectives can be met.

Mission

With the global economy continuously evolving and its impact to citizens worldwide, Georgetown Trust has been able to position itself to offer secure, confidential and a convenient means to do business internationally. Privacy and strict client confidentiality are our top priorities, and the laws of Belize facilitate our endeavours by limiting, and in many cases, prohibiting the disclosure of any financial information to foreign governments, courts or third party litigants.

Our mission is straightforward; provide a personalised approach to your asset protection, wealth creation, wealth preservation and corporate strategies. Deliver viable solutions tailored to the complexity of your situation. Georgetown Trust is uniquely positioned to

provide asset protection structures, residency programs and alternative investment opportunities to our clients.

Services

Based upon the demands of our clients we offer four core fundamental services:

- Asset Protection and Wealth Creation
- Banking
- Investments
- Residency Services

Location

Our firm resides in Belize, which is part of the British Commonwealth and one of the world's most secure and independent financial centers. The benefits are no taxes of any kind impacting International Business Companies (IBC's), Trusts, Estates, and Partnerships or on capital gains.

In addition, it is possible to establish banks, insurance companies and mutual funds free of all taxation. Furthermore, individuals over forty-five can now retire to Belize and live a virtual tax-free life.