



FOR PROFESSIONALS  
SINCE 1941

WEALTH  
ADVISORY

Wealth Protection | Wealth Creation | Wealth Acceleration

## OPTIONS AVAILABLE FOR OFFSHORE INVESTING

Offshore investing is an excellent option for diversifying your investment portfolio. Incorporating offshore exposure in your investment plan can assist in optimising your existing portfolio and help you gain exposure to other growth opportunities.

### TWO WAYS OF INVESTING OFFSHORE



#### RAND-DENOMINATED OFFSHORE INVESTMENT FUNDS

This investment solution allows you to invest in Rands as the fund manager takes on the responsibility to convert the funds and invest in offshore asset classes. This fund's investment minimums are typically lower than foreign-domiciled funds and you can invest lump sum(s) or set up regular debit order contributions.



#### FOREIGN-DOMICILED INVESTMENT FUNDS

This investment solution allows you to invest directly in offshore funds that are denominated in foreign currency. Foreign-domiciled funds typically require higher minimum investment amounts than Rand-denominated funds.



If you are confident that you want offshore diversification, let our decision tree guide you in determining which investment solution will suit you best.

#### ASK YOURSELF WHETHER YOU WANT TO:

- Invest "smaller" amounts tax-free?
- Invest in a retirement annuity for retirement?
- Preserve retirement savings?
- Invest in an annuity on retirement?

YES



RAND-DENOMINATED  
OFFSHORE INVESTMENT

NO



RAND-DENOMINATED  
OFFSHORE INVESTMENT

YES

HAVE YOU INVESTED  
UP TO R1 MILLION  
OFFSHORE IN THE PAST  
CALENDAR YEAR?

NO

ARE YOU WILLING TO GO THROUGH  
THE **FOREIGN EXCHANGE PROCESS**  
AND, WHEN APPLICABLE, THE  
**TAX CLEARANCE PROCESS?**

NO



RAND-DENOMINATED  
OFFSHORE INVESTMENT

YES



RAND-DENOMINATED  
OFFSHORE INVESTMENT

NO

DO YOU SATISFY THE  
**MINIMUM INVESTMENT  
CRITERIA** OF THE FUND  
YOU'RE LOOKING  
TO INVEST IN?

YES

MUST THE EVENTUAL WITHDRAWAL  
BE IN **FOREIGN CURRENCY AND  
ACCESSIBLE FROM ACROSS THE  
GLOBE?**

NO



RAND-DENOMINATED  
OFFSHORE INVESTMENT

YES



DIRECT OFFSHORE INVESTMENT  
IN FOREIGN CURRENCY FUNDS.

With access to a team of specialists, **PPS Wealth Managers** are able to assist you when making key investment decisions that impact the long-term sustainability of your wealth portfolios.

#### For more information:

Email [wealthadvisory@pps.co.za](mailto:wealthadvisory@pps.co.za)  
Visit our website  
Schedule a quick call