



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 ARE 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
Visit our website