

ONBOARD

VERITAS GROUP NEWSLETTER

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What is a Global Wealth Account?

A Global Wealth Account is a savings account which you can set up to help you save for those significant events in your life such as:

- Children being born
- Children's private education
- Children go to College and/or University
- Children getting married
- Grandchildren being born
- Grandchildren go to College and/or University
- Round the world trip
- Retirement

Events like these among others, they hold in our mind as goals or landmarks, can have a significant financial impact on you and your family. So it makes sense that if you want these events to happen that you should prepare for them.

The Gravitas Wealth Account has been designed to assist in preparing for these events.

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Have a Plan

A plan starts with a goal.

- What do you want to do with your money?
- Do you want to have a very secure retirement?
- Do you want to build a new house in ten years?
- Do you want your children/grand children to be able to go to University in fifteen years?

A goal helps to establish a timeline and also helps to establish how much risk you should take on. From a goal comes a plan – risk diversification, updating your investments regularly, and so on.

Be proactive about Managing your retirement investments

If you're not investing for your retirement, start now. Start immediately. You need to be on the ball with your retirement, and the earlier you start, the less you'll have to save (yes, seriously – if you start now, you won't have to save as much as you would if you start in a few years)

Stick to your Plan

You can't react emotionally to what the stock market is doing. Markets are going to go up and down. That's just what they do. When you invest in stocks, part of the investment means enjoying the years when the market is up 15 or 20 %, but holding on for dear life during the years like 2008 where the market is down 40 %. If you jump off when things are flying downwards, all you're doing is locking in your losses, because when you move to something more conservative, you're giving up the "bounce" that stocks get when they hit bottom and rebound.

Investment Risk

What is Risk?

When it comes down to investing, the unfortunate reality is that it is impossible to generate a return without taking some level of risk. Even keeping your money in the bank involves a level of risk as there is a risk that the bank may fail. Consequently, when trying to generate returns over and above that available from the bank, the only possible method is to take more risk. What becomes hand-in-hand with taking more risk is that the potential for suffering loss increases.

What is risk profiling and why is it important?

In short risk profiling is a method of determining the level of risk an investor is comfortable taking and is an indication of the extent to which the investor is prepared to accept a short-term fall in the value of their investments as markets go through their normal ups and downs. These fluctuations in the value of investments are known as volatility.

Why use a Discretionary Fund Manager (DFM)?

- Under our Gravitas Wealth Account, your portfolio will be managed by experienced and highly qualified investment professionals (Apollo Multi Asset Management LLP, registered in England and Wales and authorized and regulated by the Financial Conduct Authority – the Apollo Athena portfolios)
- Investors will benefit from constant monitoring of investment markets and performance, coupled with active and timely portfolio management decisions
- Portfolios are managed and monitored within risk parameters agreed by the investor and their financial adviser
- Access to institutionally priced investment products
- Access to global investment opportunities
- Diversification across the different asset classes

Who is the Global Wealth Account suitable for ?

- Those looking for potentially medium to long-term growth
- People who want to save GBP 250/USD 250 or more a month and who are prepared to save regularly for more than five years

What are the features of a Global Wealth Account?

- Available in GBP & USD
- Regular and lump sum investments start as low as GBP 250/USD 250 per month or a single payment of GBP 250/USD 250
- Maturity terms are 5, 10 or 15 years
- A competitive charging structure
- You can change account currency
- A fully flexible account where you can stop, start, increase or reduce your contribution at any time
- Auto-investments into a model portfolio
- You can pay through a number of different payment methods including credit card
- You can access your money if you need to
- You can check the value of your savings on-line 24/7
- In addition to helping you save, The Global Wealth Account provides the peace of mind that should you pass away, the account will pay an amount to your family or estate.

South African Tax Residents

Gravitas Finance LLC works with **Sovereign Trust (Guernsey) Limited**, a trust company licensed and regulated by the Guernsey Financial Services Commission, and the Conservo International retirement Plan is able to accept the Global Wealth Account as a permissible investment as it falls within its acceptable investments parameters. The plan is ideal for South African tax residents wishing to consolidate offshore assets and utilize their annual foreign investment allowance (currently ZAR 10 million). The plan is member-directed for investment purposes meaning the member retains responsibility for all investment decisions including responsibility for making, selecting, directing and reviewing such investment decisions. The plan qualifies for an exemption from Guernsey Income Tax.

The Overseas Trust & Pension Group (OPES) which proposes the OPES International Retirement and Savings Plan Advanced Plus. The Advanced Plus is an international retirement Plan with a very competitive and flexible structure. Advanced Plus is an ideal plan for South African tax residents wishing to consolidate offshore assets and utilize their annual foreign investment allowance (currently ZAR 10 million). The plan is conducted through OPES which is a Guernsey Retirement Trust. It combines the benefits of a pension for lifetime and a trust for estate and succession planning and qualifies for an exemption from Guernsey Income Tax. Overseas Trust & Pension Limited is licensed by the Guernsey Financial Services Commission.

If you wish more information on our **Gravitas Wealth Account**

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