



TAKE ADVANTAGE OF INTERNATIONAL INVESTMENT OPPORTUNITIES

The good news is that South Africans are now in a far better position to make the most of offshore investment and structuring services. The diversification benefits relating to country and currency specific risk, access to real growth in low inflation environments, building wealth through structuring efficient investment vehicles and estate planning within tax neutral environments are more readily available than ever before.

The recent relaxation of exchange control limitations by the SARB has greatly increased the mobility of money for South Africans. The individual foreign investment allowance has now been doubled to R4 million. This is a once-off limit that allows individuals, who are over the age of 18 years, to move funds outside of South Africa for investment purposes. You now have the scope of exposure to fast growing markets such as China and India or the more established markets of America, Europe and Japan. Not only equities but bonds, property and alternative investments are brought within reach. FirstRand can help you to participate in these offshore opportunities. We bring heavyweight expertise and experience to the international investment table through our offshore subsidiaries, FirstRand Private Wealth Management, FirstRand Trustees and Ashburton.

You may already be familiar with Ashburton, our Jersey based active investment manager, an established brand with a 28 year long tradition of providing consistent returns for South Africans through its broad range of investment services and

products. It currently has approximately £1.1 billion under management. Guernsey based FirstRand Trustees is our dedicated provider of trust, company, international cross border and pension structuring services. FirstRand Private Wealth Management, with offices in Jersey and Dubai, provides international financial planning advice as well as specialised investment solutions and portfolio administration. These businesses are supported by an internal International Advisory Service panel, which draws on the expert knowledge of key people across the board within the Group and of other external international experts. These combined business units make up FirstRand's impressive International Wealth Solutions. The teams behind these names have together accumulated hundreds of years of international financial experience in the fields of Exchange Control, Fiduciary and Trusts, International Law and Tax, and Global Investment Markets, to name but a few.

The companies are centred in Jersey and Guernsey, collectively known as the Channel Islands. They are independent, well respected and highly regarded International Finance Centres with close historical ties to London. These islands, and the financial services professionals they support, are regularly acknowledged as best of breed regarding the services they deliver and the standard of regulations and innovation that is inherent to the jurisdictions. These businesses are an integral part of the Wealth Segment through which FirstRand provides seamless international solutions for South Africans, whether they are resident in South Africa, wider Africa or living abroad.

To achieve the peace of mind of a well diversified and tax efficient international investment portfolio, it's a good idea to speak to your RMB Private Bank Wealth Manager or Relationship Manager for direct access to all the services and expertise FirstRand can offer. No matter how simple or complex your query may be, we can package the right solution to meet your specific needs.

For more information go to:

www.ashburton.com
www.firststrandtrustees.com
www.firststrandpwm.com
www.friwv.com

