GLOBAL PERSONAL INVESTMENT PORTFOLIO AT A GLANCE

A premium offshore investment solution, available exclusively through licensed financial advisers.

WHAT IS GLOBAL PERSONAL INVESTMENT PORTFOLIO?

Global Personal Investment Portfolio (hereafter referred to as Global Personal) moves away from traditional offshore structures providing investors with a more direct and transparent international footprint. It combines the high-touch expertise of Old Mutual International with the digital efficiency of the EQT platform, all powered by Old Mutual Wealth.

The introduction of Global Personal complements the Old Mutual International's existing offshore investment solution for South African and non-South African residents in the high-net-worth market.

It is a direct, unwrapped offshore investment with no policy structure, with assets held directly offshore by Old Mutual Wealth Trust Company (OMWTC) through an offshore custodian. The solution is **adviser-led by design:** the adviser executes all transactions under their client's instruction.

Clients can fund their investment in ZAR using their international investment allowances, including the annual R2 million Single Discretionary Allowance, offshore currency from a foreign bank account or through an asset swap.

TARGET MARKET

South African and non-South African residents as well as legal entities.

FEATURES

Clients can gain exclusive access to Section 65-approved offshore mutual funds and ETFs in cost-effective classes, available in USD, GBP and EUR.

The launch range includes curated fund list from Old Mutual Wealth and funds from a selection of international asset managers. The full list of investment options will be available on the secure site.

All cash is held in an interest-bearing trust account or money market portfolio. Withdrawals are only paid into the client's own bank account, either locally or offshore. Third-party payments are not permitted.

MINIMUM INVESTMENT AMOUNTS

The minimum initial investment is USD20,000, with top-ups from USD5,000.

LIQUIDITY

Global Personal is designed to provide maximum flexibility, offering Investors full liquidity with no minimum investment terms. Investors may withdraw from their portfolio at any time without a penalty, benefits may include settlement of global liabilities such as foreign property deposits or international tuition fees on short notice.

TAX AND ESTATE PLANNING

Clients remain responsible for all tax obligations arising from their investment, including any income tax, capital gains tax, withholding tax, estate duty or foreign taxes that may apply in their country of tax residence or domicile.

The tax treatment of investments will depend on the client's personal circumstances, tax residency status and the nature of the underlying investments. Clients should obtain independent professional tax advice before investing.

In the event of death, the investment will form part of the client's estate and will be administered by the appointed executor.

OLDMUTUAL

INTERNATIONAL

www.GlobalPort.omwealth.co.za/investor

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