

Maximising opportunities



Unlocking the market

When paired with a first-rate, on-demand trading platform, offshore portfolio bond products are the key to financial success for international investors
By Ariel Amigo

Portfolio bonds have gained popularity in recent years by utilising a structure that holds numerous savings and investment solutions in one central hub for convenient asset management. These products have a broad range of potential benefits for international investors – but not all portfolio bond products are created equal.

Amid volatility and relentless geopolitical risks surrounding the world markets, international investors need

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a portfolio bond product that is flexible enough to endure market movements; a product that relies on the diversification of assets and gives clients the maximum investment choice. Investors need a product that can be personalised to fit their financial needs, risk profile and investment goals.

A portfolio bond can deliver great advantages to international investors when paired with an advantageous structure, superior platform and high-quality features.

Staying balanced

A portfolio bond should offer investors the power to purchase a range of investments, including stocks, bonds, ETFs, mutual funds and structured notes, so they can better arrange a portfolio that fits their individual circumstances. Products offering variety and flexibility allow for ultimate diversification for protection against volatile markets.

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With an unlimited number of investments held, investors can easily combine the expertise of numerous investment managers to reach a performance that matches their desired objectives. To be successful, investors should choose a product from a company that is supported by quality funds, strong asset managers and experienced financial advisers.

Among other aspects, well-informed financial advisers are essential to the investment planning process and clients should consider a company enriched with a trustworthy team of advisers. Clients and financial advisers must consider the individual needs of the investor when choosing assets to include in a portfolio.

It is important to add proper portions to an investment portfolio in order to maintain its balance and not overweight in one area or another.

Structured for success

For a greater advantage, investors should consider a product that incorporates the benefits of a trust structure. Many clients have financial goals that include leaving a legacy for those that follow.

With the availability of a trust structure, investors are given the opportunity to elect beneficiaries for optimal estate planning. Therefore, investors can pave a clear path for the financial future of their loved ones without passing on ownership and control.

Offshore trusts provide the highest level of privacy and confidentiality in respect to the ownership of assets and how they are managed. The security of a trust structure allows investors to protect their assets and control how those assets are passed along in a way that is flexible, reliable and tax-efficient.

The tax-efficient benefit of a trust structure allows investors to make profitable returns on offshore investments without the burden of taxation. Tax-efficient portfolio bonds are especially attractive to expats by compiling the income and dividends paid from the investments held in the port-

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folio and leaving it to accrue, while moving from a low-tax jurisdiction to a higher one.

A desirable portfolio bond will be supported by a structure that does not penalise capital gains but provides easy access to liquidity for times when it is needed most, thus giving investors the freedom to make the most of their offshore investments.

We have countless examples nowadays where clients from all over the world, who are close to their retirement age, are opening portfolio bonds to benefit from a trust structure in order to pass along assets to future generations in a tax-efficient manner, in the event of an unforeseen death.

They do this without relinquishing control over those assets and, at the same time, they carry on saving by using top-ups.

Superior service

In pursuit of profitable gains, an offshore portfolio bond must be supported by an efficient platform for convenient and secure investment control. Investors need to consider the quality and availability of resources and support services when choosing a portfolio bond.

It is extremely valuable for investors and advisers to have around-the-clock access to product tools, customer service and a communication platform for complete investment oversight.

Additionally, a platform offering multi-language support services and materials improves the accuracy and clarity of the investment product and its activity in the markets.

Offshore portfolio bonds are designed for international investors from all around the world who demand 24/7 access to a complete platform of resources and tools displayed in their inherent language.

Investors should consider an innovative product platform that can manage trade requests in a timely and paperless manner. By seeking a company with a superior online trading platform, investors and advisers can save time and energy with secure, online trading tools for optimal business management.

By working with a company that has a global presence, investors and advisers have the benefit of receiving prompt responses (in their chosen language) whenever and wherever they conduct business.

An ideal solution

Investors Trust introduced Access Portfolio to its platform in early 2014. So far the company has recorded great success with this product and looks for continued growth in the future.

Supporting international advisers around the globe, Investors Trust has developed a product with enhanced resources and an interactive platform for financial success.

With a first-rate, on-demand trading platform, investors have the availability to better control their assets with prompt trading features and advanced security protection.

Along with state-of-the-art technologies, Investors Trust offers multi-language support and world-class customer service accessible around the clock.

Advisers are also equipped with a unique Access Portfolio microsite and communication platform exclusively designed for their use.

Strengthening its offering, Investors Trust developed Access Portfolio with the option to choose from multiple charge structures for a desirable portfolio position.

True to its name, Access Portfolio is your key to the financial markets. ●