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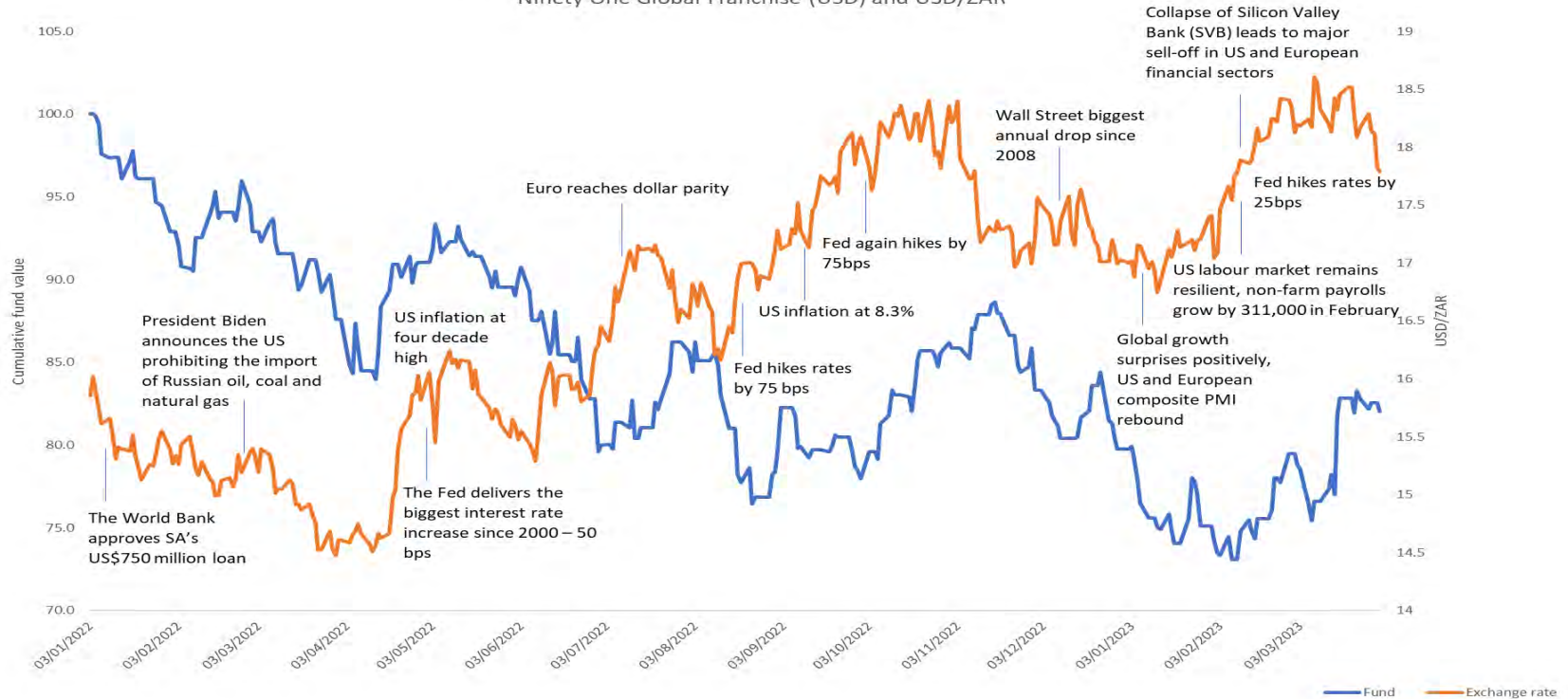
NAVIGATING THE WORLD:

*Diversification and opportunities
through offshore investing.*



International is of interest again...?

Ninety One Global Franchise (USD) and USD/ZAR



Opportunities are sometimes hidden in plain sight



Market leadership changes with each new regime

Top 10 globally by market capitalisation








Japan bubble

Dec 1989

-  Nippon Telegraph
-  Industrial Bank of Japan
-  Sumitomo Mitsui Financial
-  Fuji Bank
-  Bank of Tokyo-Mitsubishi
-  Exxon Mobil
-  Dai-ichi Kangyo Bank
-  General Electric
-  Tokyo Electric
-  Sanwa Bank

TMT bubble

Mar 2000

-  Microsoft
-  Cisco
-  General Electric
-  Intel
-  NTT Docomo
-  Vodafone
-  Exxon Mobil
-  Nippon Telegraph
-  Walmart
-  Nokia

GFC/China bubble

Oct 2007

-  Exxon Mobil
-  General Electric
-  China Mobile
-  Industrial & Commercial Bank
-  Microsoft
-  Gazprom
-  Shell
-  China Petroleum
-  China Construction Bank
-  China Life Insurance

Everything bubble

Dec 2021

-  Apple
-  Microsoft
-  Alphabet
-  Amazon
-  Tesla
-  Meta Platforms
-  Nvidia
-  Berkshire
-  Taiwan Semiconductor
-  Tencent

Making international investments

**Diversification,
timing and partnering
with Glacier International
in your journey**

Hildegard Wilson

**Structuring your
investments
correctly for tax
and emigration**

Anton Maskowitz

**Scenario Planning
for South Africa's
Future**

Dr Frans Cronje



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Glacier International solutions set

OFFSHORE WRAPPERS

Global Life Plan Endowment



Individuals

Tax-efficient

No foreign inheritance tax

No probate

No executor fees (beneficiaries)

Insolvency protection

\$25 000

Global Investment Plan Sinking fund



Individuals / Entities

Tax-efficient

No foreign inheritance tax

No probate

No executor fees (nominees)

\$25 000

LISP

Offshore Investment Plan

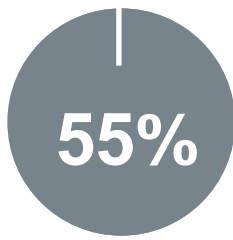


Individuals / Entities

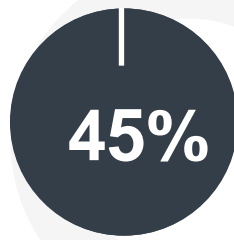
No probate

No foreign inheritance tax
(funds only)

R100 000 lump sum
R5 000 recurring



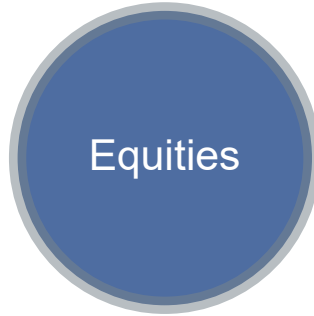
Local



Offshore

Optimal offshore allocation

Where is the conversation going?



Local



Offshore



Local



Offshore



Local



Offshore

Online capabilities and other support

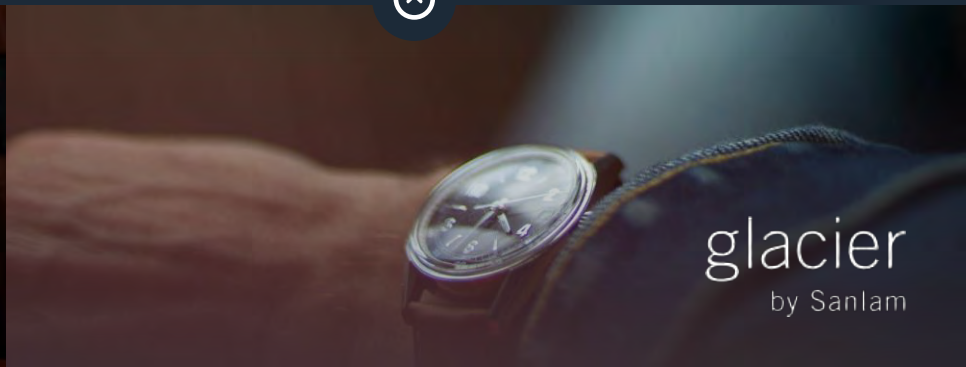
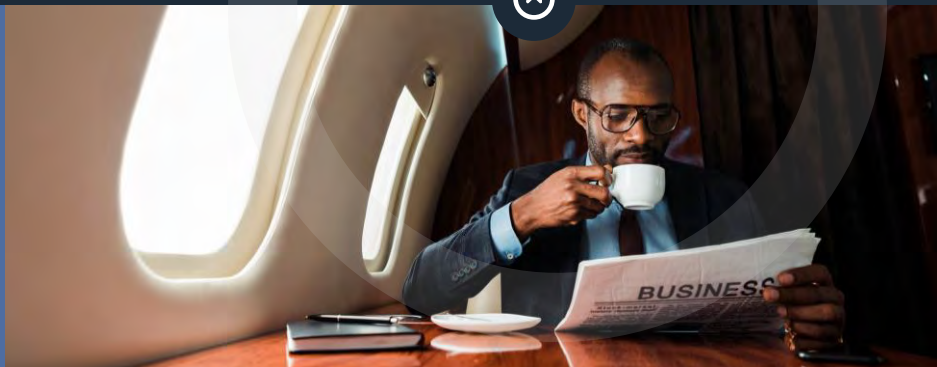


- Online Switching
- Digital investment journey

International payment options

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THANK YOU



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