

# Introducing the Offshore Investment Plan

By Andrew Brotchie, Managing Director: Glacier International

Hi! I'm Andrew Brotchie, Managing Director at Glacier International.

I'd like to let you know how to make your money work abroad even if you can't. The Glacier Offshore Investment Plan\* is the next step in the evolution of offshore investing. Traditionally, an offshore investment could require a large financial commitment, upwards of thousands of US dollars, which could equate to hundreds of thousands of rands. The revised R100 000 minimum requirement for the Glacier Offshore Investment Plan brings investing abroad within reach for South African investors.

The simplicity of the administrative infrastructure upon which the Offshore Investment Plan is built, also allows you to invest in the currency of your choice and depositing the investment couldn't be easier. A South African bank account is opened where the forex administration is done for you if you so choose.

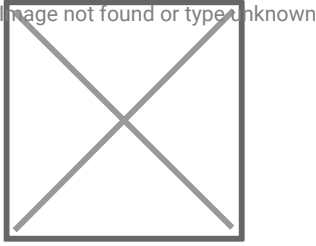
So, here are the boxes that the Glacier Offshore Investment Plan ticks as part of your investment portfolio:

- It offers portfolio diversification in terms of exposure to a variety of asset managers, countries, currencies and industries.
- It offers liquidity – you can add to or withdraw from your investment at any time;
- It has simpler take-on requirements than other international investment options;
- It allows for lower investment minimums than traditional offshore options;
- It offers guided investment solutions; and
- The taxable gains are calculated in foreign currency and reported in rands.

Talk to your financial adviser about the possibility of including the Glacier Offshore Investment Plan in your investment portfolio.

Navigate model portfolios are managed by Glacier Financial Solutions (Pty) Ltd., a discretionary financial services provider trading as Glacier Invest FSP 770.

## Andrew Brotchie



Andrew Brotchie was appointed as managing director of Glacier International on 1 January 2015, prior to which he was head of product and investments with Glacier International from March 2011. Before joining Glacier International, Andrew spent more than 10 years working in the international investment arena (in South Africa, the United Kingdom, Hong Kong, Singapore and Taiwan), in the areas of business development, product and investments, and managing an investment advisory firm. He has a BA (Honours) in History and Politics and an MBA in International Management, both from the University of Exeter in the UK.

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