



**GLOBALEYE**  
International Wealth Solutions



# Investments

Globealeye eGuide Series

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# Investments

As an expatriate or an international investor, the world of investments, funds and portfolios can be complicated. Deciding both how to invest and what to invest in are certainly challenges in today's economic environment. However, it is important to cut through the jargon and understand the intricacies of managing your money in order to meet investment objectives.

Whether you are a high net worth individual or just starting out on the road to investing, securing the right advice and placing your hard-earned money in the best possible funds for the highest returns available is key. A Globaleye investments' adviser can translate the jargon and simplify the intricacies for you.

Expatriates living abroad are best placed to enjoy the benefits of successful investments by moving their money offshore and there is now a multitude of financial wealth management companies to meet this need. It is wise, therefore, to secure a qualified, internationally experienced and professional adviser, up to date with current tax implications, who can guide you through the sales 'noise' and on to successful investing for your future.

Investing in different offshore jurisdictions may enable you to take advantage of the country's tax-friendly policies. Choosing the right jurisdiction is based on your nationality, your country of residence, additional countries you may wish to relocate to and if and when you will be returning home. Whatever your plans for the future, a Globaleye investments' specialist can show you how to get there.

## Lump Sum Collectives

A 'collective' investment is a medium- to long-term investment by which you are offered access to a range of funds from many different areas, such as shares, property, equities and government/corporate bonds. Your cash will be added to other investors' cash and 'pooled' or 'collected' so that a fund is created. The fund can be designed for income, capital growth or a mix of both and is usually regulated by independent auditors. A fund manager and his team brought in to 'manage' the fund would have access to information on market movements often not be available to individual investors. He or she would then buy and sell individual proponents of the fund on an almost daily basis and use their expertise to try and achieve specific targets.

An example of a pooled fund is a Unit Trust. A Unit Trust has a price you buy at, which is called the 'bid price' and a selling price, which is called the 'offer price'. The monetary difference between the prices for a typical equity fund would be about 5%.

In more mature countries, Unit Trust funds are usually regulated by a government body to protect the investors, especially with an increasing number of first-time investors entering the market.

There are, of course, many other forms of collective investments and Globaleye takes all forms into consideration for our clients, discussing, in detail, the specifics for each type before making a recommendation.

A key aspect to investing any money is to ensure and understand your personal 'attitude to risk' and the time horizon you are investing to. Your Globaleye specialist investments adviser will discuss and explain this to you before sourcing and recommending appropriate funds and the reasons for doing so.

A common way to gain access and invest in these funds is through a product called an Investment Bond.



## Investment Bond

Investment bonds are provided by life insurance companies and are sometimes referred to as 'wrappers', much like an empty bucket that you fill with the various collectives that you want to hold in one place. This type of bond has several advantages:

- All administration of the funds is collated in one place
- The life company has a certain buying power in order to purchase funds at greatly reduced costs
- The mitigation of some taxes - for example, Capital Gains Tax when you transfer between collectives or indeed Inheritance Tax
- The ability to put the 'wrapper' into trust for a family member at a time when you no longer need the underlying capital, but still need an income stream
- Investors can keep track of the value of their Investments at any time (Globaleye offers its clients a free full-access Online Valuation Service)

The term 'Investment Bond' is commonly confused with other bonds – for example: Fixed Term Bonds, which are usually a type of savings account run by banks that pay a fixed interest rate; Corporate and Government Bonds which are financial instruments used by the aforementioned institutions to raise borrowing from investors and guaranteeing to return the original amount borrowed.

The common objective of investing your capital for the medium to long-term is to try to keep up with or beat inflation or to try and improve returns on an income stream. Historically, investing in equities or commercial property has been proven to offer inflation-beating returns over the medium to long term.

Achieving the right mix of these funds is a time-consuming and often difficult task. Investors' attitude to risk and time horizons change from one year to the next so it is so important to use the services of a professional investments adviser to help you achieve your goals and keep on track with your overall financial objectives.



## Portfolio Management

Portfolio Management is a service for the investor who is perhaps unsure of the specific funds they should invest in and wants to take a less active role on choosing the 'collectives' for a portfolio.

A Globaleye portfolio service advises on the construction of one or more portfolios, usually with varying degrees of 'risk' and assembles various collective investments of different quantities to give the right blend of funds. Each portfolio would include a targeted return dependent on the level of risk taken.

Investors' portfolios are monitored by Globaleye on a regular basis to make sure they are rebalanced to meet each of their core aims. If a particular sector is flourishing, but the risk to achieve this is greater than risk agreed at the outset, then funds are bought or sold to maintain the original risk level agreed.

## Online Fund Advisory

Most of Globaleye's investment clients are international and maintaining access to the performance of their investments is paramount. To this end, Globaleye has designed a unique Globaleye Valuation Service. Free to all clients, it shows, at a glance, how each investment is shaping up.

The service allows clients to build up a complete picture of all assets and liabilities – even those not connected directly to monetary investments - the value of personal items as well as investments. Globaleye commands direct links to all investment companies so the online valuations are in real-time. The service also allows the respective financial adviser to monitor and adjust assets if the client so wishes. Adjustments can be made in minutes.

Globaleye's advisers also monitor and advise on the various stock exchanges, knowledge that can be tapped into at any time by clients.

## General Savings

An emergency cash fund is always necessary, especially for those based internationally. The fund should be instantly available for the unforeseen events in life such as for a flight home, car maintenance or, for example, Christmas or Eid holidays.

Globaleye advises on all types of onshore and offshore short-term savings options across a myriad of financial institutions. Using expert knowledge, we can explain the intricacies of the security of your savings, access facilities and options available, covering everything from instant access to fixed interest accounts.

## Saving on a Regular Basis

In our other main guides on Pensions and Education Fees we have highlighted the regular savings vehicles that can be used. These same plans can also be used to save for virtually any long-term (5+ years) savings objective.

## YOUR NEXT MOVE...

Globaleye consistently delivers unbiased and professionally tailored investment solutions, continuously providing clients with the best advice at all levels. Contact us for a bespoke service with one of our highly qualified international investments' specialists and find the way to start and then significantly grow your portfolio.

The advice we provide in this guide is free and without obligation.



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