Offshore Wealth Management Solutions for HNWI & UHNWI: IFB Bank

Advanced offshore strategies tailored for client's featuring Trusts, Holding, Family Offices and Captive Insurances

Agenda

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Understanding HNWI/UHNWI needs and offshore fundamentals

2 Key Benefits

Strategic advantages of offshore wealth management

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4 Strategic Vehicles

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Wealth Management for HNWI & UHNWI – Segment Overview

High Net Worth Individual (HNWI): Clients with £1M–£30M in investable assets

Ultra High Net Worth Individual (UHNWI): Clients with £30M+ in investable assets

Global HNWI population has reached approximately 22.8 million individuals in 2024, with a combined wealth exceeding £85 trillion.

Key needs include bespoke wealth preservation strategies, sophisticated succession planning, and comprehensive tax optimisation across multiple jurisdictions.

Trends Shaping Offshore Wealth Management

£14T+

Global Offshore Assets

Estimated total value of assets held offshore globally, representing approximately 10% of worldwide GDP

37%

Annual Growth

Year-on-year increase in offshore wealth management solutions amongst UHNWI clients since 2020

4

Top Jurisdictions

Cayman Islands, Singapore, Switzerland, and British Virgin Islands lead the offshore financial centres

We're also seeing a significant rise in digital banking platforms and cross-border wealth management solutions, with a 56% increase in adoption amongst HNWI clients in the past 24 months.

What is Offshore Wealth Management?

Offshore wealth management involves the strategic custody and incorporation of assets in jurisdictions offering favourable tax treatment, enhanced privacy regulations, and specialised legal frameworks.

These structures are commonly employed for legitimate asset protection, privacy enhancement, and facilitation of cross-border business activities.

Properly structured offshore solutions comply with all relevant reporting requirements whilst optimising financial outcomes for global families and businesses.

Wealth Management

Key Distinctions:

- **Offshore**: Zero/low-tax jurisdictions (e.g., Cayman, BVI)
- **Mid-shore**: Moderate tax with treaty benefits (e.g., Singapore)
- **Dual-domicile**: Combined onshore/offshore structure

Offshore vs. Onshore vs. Mid-Shore Solutions

1

Offshore Solutions

- Zero or minimal taxation on specific income types
- Enhanced privacy and asset protection statutes
- Typically located outside client's residence jurisdiction
- Examples: Cayman Islands, British Virgin Islands, Bermuda

2

Mid-Shore Solutions

- Moderate taxation with extensive treaty networks
- Strong regulatory reputation with EU/OECD compliance
- Access to European markets and banking system
- Examples: Malta, Ireland, Singapore, Luxembourg

3

Dual-Domicile Structures

- Onshore headquarters with offshore treasury/SPV
- Combines reputational benefits with tax efficiency
- Optimal for global enterprises requiring local presence
- Examples: UK parent with Cayman/Singapore subsidiaries

Key Benefits for HNWI/UHNWI

Institutional Asset Protection

Robust firewall statutes protecting assets from creditor claims, litigation risks, and political instability

Enhanced Privacy

Confidentiality provisions that exceed onshore capabilities whilst maintaining regulatory compliance

Cross-Border Access

Simplified access to global investments and rapid multi-currency settlement capabilities

Why Offshore? Strategic Advantages

1 Tax Optimisation

Strategic positioning of assets and income streams to minimise global tax exposure whilst maintaining full compliance with reporting requirements

2 Portfolio Diversification

Access to diverse investment opportunities across currencies, markets, and asset classes not readily available in home jurisdictions

3 Succession Planning

Implementation of multi-generational wealth transfer strategies through trusts spanning 150+ years, bypassing forced heirship restrictions

4 Business Expansion

Facilitation of cross-border operations and international joint ventures through neutral holding structures

Risks and Considerations

Regulatory Scrutiny

Increasing global information exchange requirements and compliance pressures demand sophisticated planning and implementation

Reputational Risk

High-profile clients face enhanced scrutiny, requiring transparent and defensible structures

Reporting Requirements

Automatic exchange of information under CRS and FATCA regimes necessitates rigorous documentation and disclosure

Introducing IFB Bank

For over five decades, IFB Bank has been at the forefront of international private banking, serving the world's most discerning clients with discretion and expertise.

50+

Years Experience

Established in 2005 as a specialised financial institution for international clients

£100B+

Client AUM

Managing substantial assets for global families and enterprises

400+

Private Bankers

Dedicated professionals delivering bespoke client solutions

IFB Bank: Credentials

Global Presence

Offices in 11 leading international finance centres including London, Singapore, Dubai, Cayman Islands, Luxembourg, and Geneva

Financial Strength

Tier-1 credit ratings from major agencies and substantial investments in cutting-edge digital banking platforms

Industry Recognition

Winner of "Best Offshore Wealth Management Platform 2024" by International Finance Journal and "Most Innovative Private Bank" by Euromoney

IFB Offshore Wealth Management Platform

Our proprietary digital platform offers unprecedented convenience and security for offshore wealth management:

- **Multi-currency accounts** with 26 currency pairs settled instantly
- **End-to-end digital KYC** and streamlined client onboarding
- **Real-time portfolio analytics** and performance tracking
- **Secure document vault** with bank-grade encryption
- **Cross-border payment solutions** with competitive FX rates

Each UHNW client is assigned a dedicated relationship manager with expertise in their specific requirements and jurisdictions.

Advisory Capabilities for Global Families

Cross-Border Structuring

Comprehensive estate planning, succession strategies, and philanthropic frameworks that span multiple jurisdictions

Pre-Nuptial Integration

Sophisticated integration of marital agreements at trust-deed level to ensure seamless asset protection across generations

Integrated Banking

Bespoke credit facilities, competitive FX solutions, and tailored lending lines secured against diverse global asset classes

Next-Gen Education

Structured wealth stewardship programmes designed to prepare future generations for responsible wealth management

IFB's Suite of Offshore Vehicles

Trusts

Discretionary and non-discretionary trust structures for asset protection and succession planning

Holdings

International holding structures for business, investment, and intellectual property

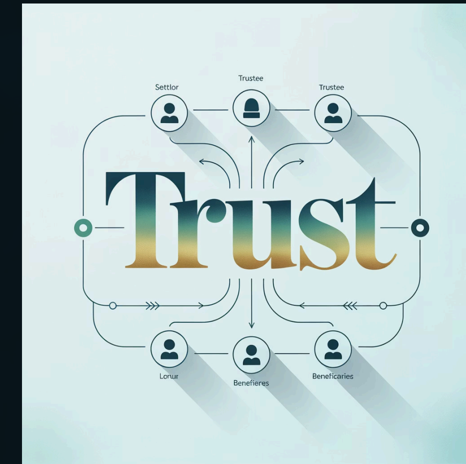
Captive Insurance

Custom insurance cell design and management for specialised risk mitigation

Family Offices

Bespoke single and multi-family office solutions for comprehensive wealth management

Overview of Offshore Trusts

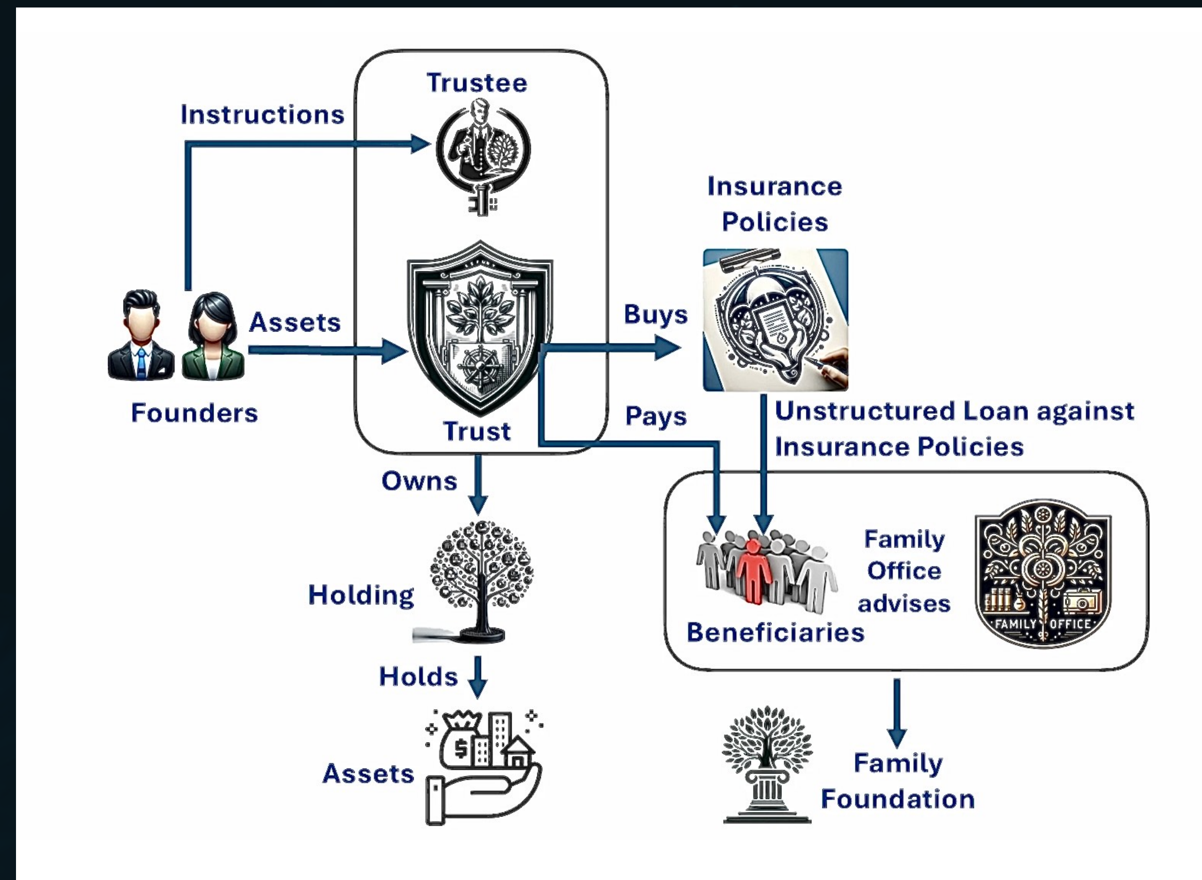


A trust is a sophisticated legal arrangement where assets are held by trustees for the benefit of designated beneficiaries. It creates separation between legal ownership and beneficial enjoyment.

Trusts serve as powerful vehicles for:

- Asset protection from creditors and legal claims
- Tax optimisation across multiple jurisdictions
- Succession planning and intergenerational wealth transfer
- Confidentiality and privacy enhancement

IFB offers multi-jurisdictional trust establishment with a focus on long-term stability and compliance.



Types of Trusts Offered by IFB

Revocable Trusts

Flexible structures allowing settlors to maintain control and modify terms, ideal for clients seeking ongoing influence over assets

Irrevocable Trusts

Permanent asset transfer providing maximum protection from creditors and tax efficiency for long-term planning

Charitable Trusts

Structures designed for philanthropic purposes with potential tax benefits whilst advancing social impact objectives

Dynastic Trusts

US/UK-compliant multi-generational frameworks designed to preserve family wealth across numerous generations

Setting Up a Trust with IFB

Initial Consultation

Comprehensive assessment of client needs, objectives, and jurisdictional requirements to design optimal trust structure

Structuring & Legal Review

Detailed planning of trust deed, beneficiary provisions, and powers, reviewed by specialist legal counsel in relevant jurisdictions

Implementation

Formal establishment of trust entity, appointment of trustees, and transfer of assets into trust structure

Ongoing Management

Professional trustee services, investment policy implementation, and regular compliance oversight ensuring long-term stability

Trusts: Key Advantages

Robust Asset Protection

Provides a legal shield against third-party claims, creditors, and litigation risks through statutory firewalls

Intergenerational Transfer

Enables smooth transition of wealth across generations, bypassing probate and maintaining family privacy

Estate Planning Flexibility

Combines onshore and offshore elements to optimise tax efficiency whilst ensuring beneficiary needs are met

Illustrative Trust Success Story

Client Profile

Multi-national family with £150M in diverse assets across three generations and nine beneficiaries residing in UK, UAE, and Australia

Challenge

Complex estate planning needs, potential 40% inheritance tax exposure, and desire for consolidated asset management

IFB Solution

Established Cayman-based discretionary trust with Singapore investment subsidiary and UK-compliant reporting structure

Key Features

- Multi-currency portfolios in major financial markets
- Dedicated art and real estate holding entities
- Beneficiary-specific sub-trusts with tailored investment mandates

Results

- Reduced potential estate tax from 40% to below 15%
- Consolidated reporting and administration
- Sophisticated asset protection framework
- Clear succession pathway for family enterprise

International Holdings: Powerful Corporate Vehicles

Special purpose holding companies (SPVs) serve as versatile corporate vehicles for structuring global assets and operations. These entities are strategically employed for:

- **Cross-border investment** with tax treaty optimisation
- **Intellectual property** management and licensing
- **Private equity** and venture capital structuring
- **Real estate** portfolio consolidation
- **Joint venture** and partnership frameworks
- **Treasury management** and forex optimisation

IFB Bank provides specialised jurisdictional expertise in key financial centres including the British Virgin Islands, Luxembourg, Singapore, and Jersey.

IFB Holding Company Structures

Dual-Domicile Holdings

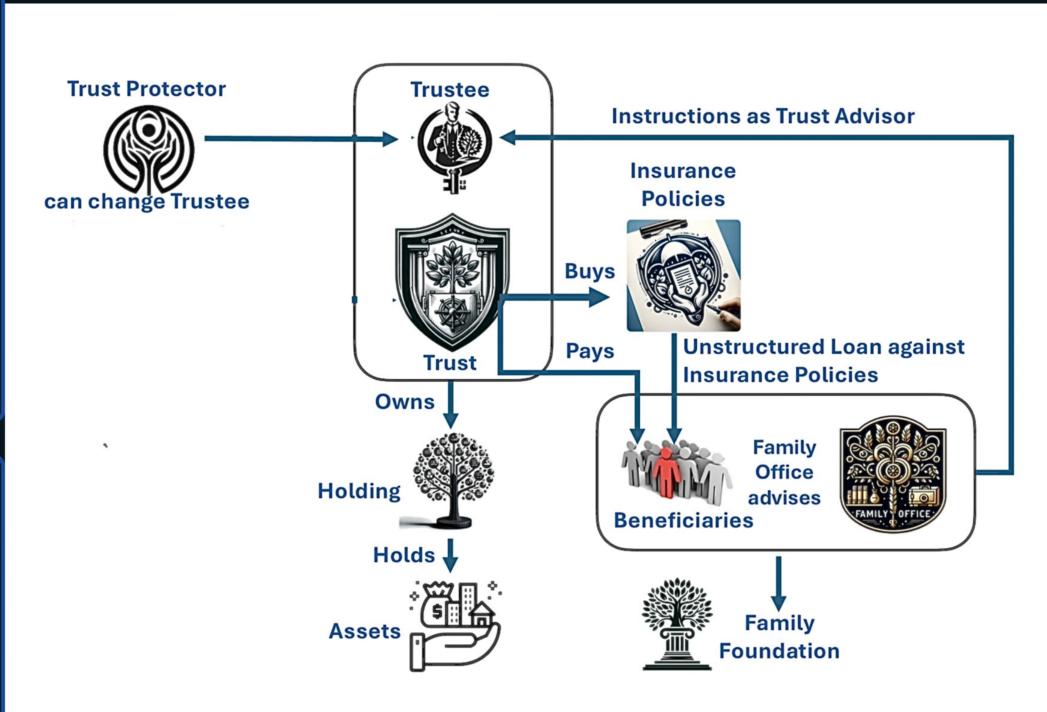
Strategic combination of onshore parent entities with offshore subsidiaries, optimising both reputational standing and fiscal efficiency for global businesses

Integrated Treasury Platforms

Centralised treasury functions with multi-currency management, hedging capabilities, and optimised internal financing arrangements

Tax-Efficient Flow Structures

Carefully designed dividend, royalty, and interest payment frameworks leveraging treaty networks to minimise withholding taxes and maximise after-tax returns



Holding Companies: Advantages

1. **Strategic Control**
2. **Regulatory Arbitrage**
   Exploitation of favourable regimes (IP-box, tonnage tax, etc.)
3. **Asset Consolidation**
   Centralised control over diverse global assets and investments
4. **Operational Flexibility**
   Facilitate cross-border M&A, joint ventures, and strategic partnerships
5. **Risk Compartmentalisation**
   Isolation of distinct business lines and associated liabilities within separate legal entities

Case Study: Cross-border Corporate Holding

Client Profile

Asian real estate development group with properties across five countries and complex ownership structure

Challenge

Fragmented corporate entities, tax inefficiencies, and governance complexities hampering growth and financing

IFB Solution

Designed and implemented BVI holding structure with Singapore treasury centre and jurisdiction-specific property subsidiaries

Results

- Consolidated £500M in real estate assets under unified structure
- Annual tax savings exceeding £12M through strategic
- income routing Streamlined governance and reporting framewor
- k Enhanced ability to secure global financing
- Simplified succession planning for family principals

Family Offices: Definition & Function

A Family Office is a dedicated private wealth management firm that serves ultra-high-net-worth families with comprehensive financial and lifestyle services.

Two primary models:

- **Single Family Office (SFO)**: Exclusively serves one family with substantial wealth (typically £100M+)
- **Multi-Family Office (MFO)**: Serves several families, sharing infrastructure and expertise

IFB offers a sophisticated white-label family office platform that can be tailored to each client's specific requirements.

Family Offices centralise critical functions including:

- Investment management and allocation
- Philanthropy coordination
- Consolidated financial reporting
- Succession planning and governance
- Tax and legal coordination

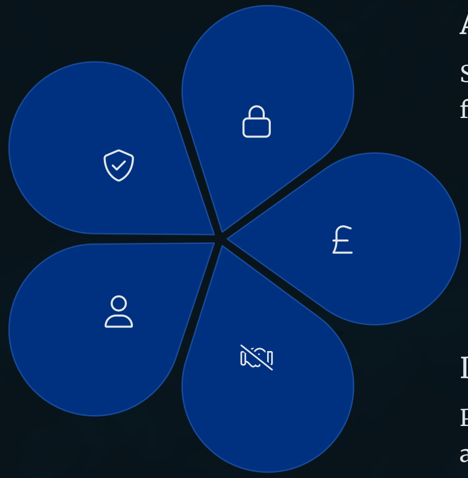
Benefits of Offshore Family Offices

Enhanced Privacy

Confidential management of family wealth away from public scrutiny and information databases

Bespoke Solutions

Tailored frameworks addressing the unique requirements of complex wealth structures



Asset Protection

Strategic positioning of assets in jurisdictions with robust legal protection frameworks

Tax Efficiency

Optimised global tax exposure through careful jurisdictional planning and coordination

Deal Access

Privileged access to global deal flow and allocation opportunities not available to retail investors

Setting Up a Family Office with IFB

1 Needs Assessment

Comprehensive discovery process examining family objectives, investment goals, governance needs, and operational requirements

2 Jurisdiction Selection

Strategic evaluation of optimal locations for family office operations, considering privacy, tax efficiency, and access to financial markets

3 Technology Integration

Implementation of sophisticated technology stack providing real-time oversight of global investments, risk profiles, and performance metrics

4 Service Implementation

Deployment of full-service administrative, investment, compliance, and lifestyle support functions tailored to family requirements

Family Office Case Study

Client Profile

Multi-generational business family with £1.2B enterprise value across technology and real estate sectors

Challenge

Complex cross-border structure with assets in seven jurisdictions and 30+ family members with diverse needs

IFB Solution

Established Singapore-based single family office with satellite offices in London and Dubai

Key Features

- Centralised oversight of global investment portfolio
- Outsourced Chief Investment Officer function
- Real-time performance dashboards for family principals
- Next-generation education and governance framework
- Coordinated philanthropic strategy across three continents

Results

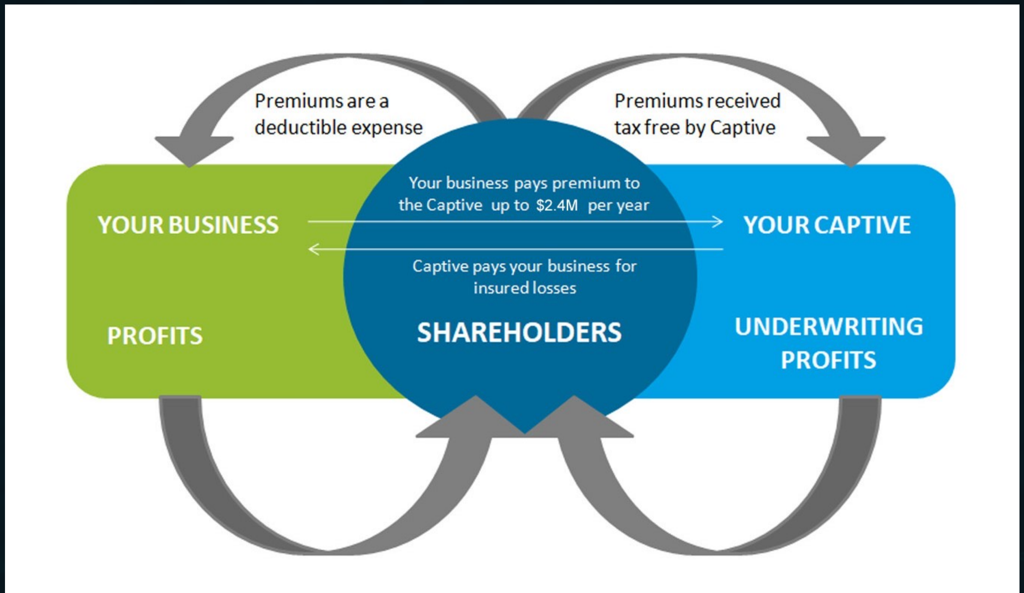
Created unified family wealth strategy with 18% improvement in portfolio performance and substantial tax efficiencies

Captive Insurance: Concept & Application

A captive insurance company is a wholly-owned subsidiary created to provide risk-mitigation services for its parent company or related entities.

This sophisticated structure allows organisations and wealthy families to:

- Self-insure risks that are difficult or expensive to cover in commercial markets
- Create customised coverage tailored to specific risk profiles
- Retain premiums within the family's financial ecosystem
- Access global reinsurance markets directly



IFB specialises in two primary captive structures:

- **"Cell Captive"**: Participation in a segregated cell company, ideal for smaller programmes (£1-5M annual premium)
- **Standalone Captive**: Fully-owned insurance entity for larger programmes (£5M+ annual premium)

Benefits of a Captive Insurance Structure

20-50%

Premium Cost Savings

Typical reduction in insurance costs compared to commercial market rates by eliminating intermediary margins and tailoring coverage precisely to needs

100%

Reinsurance Access

Direct access to global reinsurance markets, bypassing retail insurance carriers and securing wholesale pricing for catastrophic coverage

35%+

Tax Efficiency

Potential tax benefits through premium deductibility and deferred income accumulation within the captive structure, subject to proper implementation

IFB Captive Insurance Design Process

Risk Analysis

Comprehensive assessment of insurable risks, loss history, and coverage requirements

Feasibility Study

Detailed financial modelling and actuarial analysis to determine optimal captive structure

Incorporation

Formation in leading jurisdictions like Bermuda, Guernsey, or Cayman Islands with appropriate licensing

Operations

Implementation of policy issuance, premium collection, and claims management processes

Management

Ongoing oversight, regulatory compliance, and performance optimisation

Captive Insurance: Sample Use Case

Client Profile

International family with £75M net worth including significant art collection and multiple residential properties

Challenge

Expensive and restrictive commercial insurance for high-value art, wine, and collectibles with limited coverage options

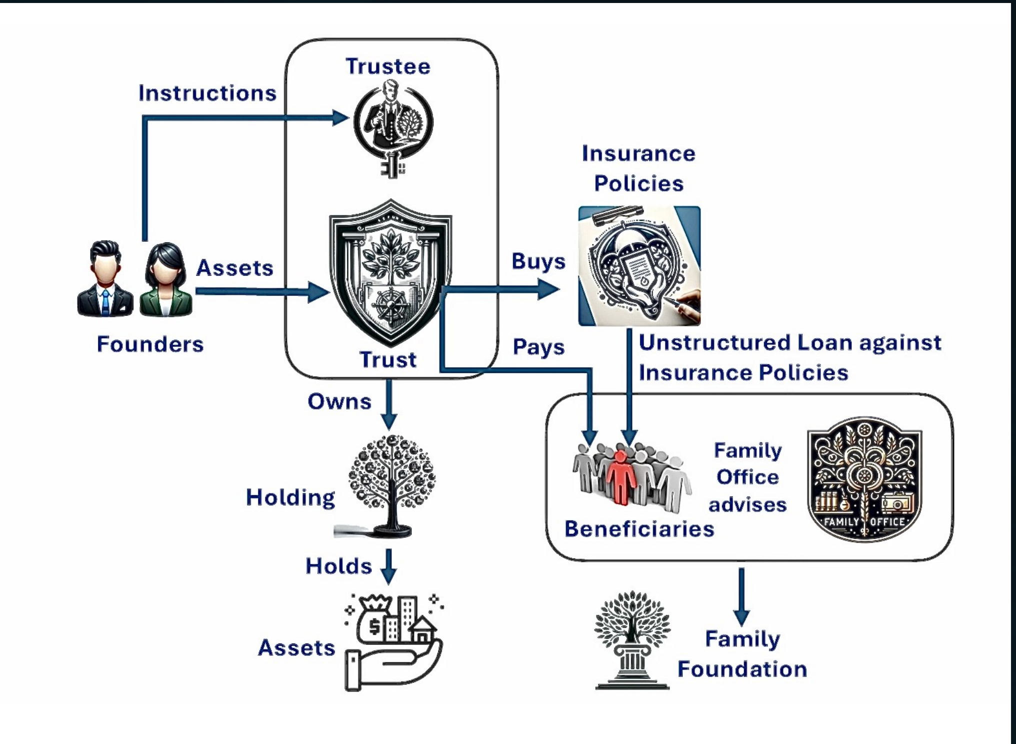
IFB Solution

Established Bermuda-based captive insurance cell with tailored policy wording and direct access to Lloyd's reinsurance market

Results

- Annual premium: £2.5M with cost reduction of £800k/year compared to commercial market
- Enhanced claims flexibility and coverage terms
- Ability to insure previously uninsurable items
- Premium surplus retained within family structure
- Simplified administration through integrated platform

Combining Vehicles for Maximum Benefit



Legal & Tax Separation

Trusts and holdings create effective legal and tax separation, establishing discrete entities with specific purposes and protections

Operational Excellence

Family offices provide centralised operations, investments, governance, and administration across the entire structure

Comprehensive Risk Management

Captive insurance vehicles complete the framework by addressing specific risk exposures with tailored coverage

Dual-Domicile Structures Explained

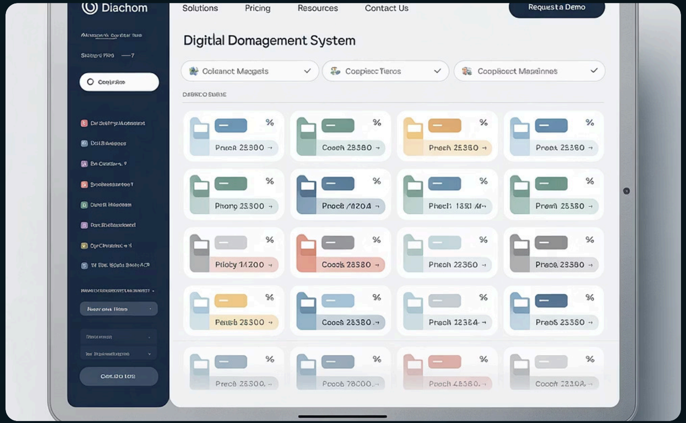
Dual-domicile structures represent a sophisticated approach that combines the advantages of multiple jurisdictions while mitigating their respective limitations.

Key Components:

- **Corporate Headquarters** in high-reputation market (UK, US, Singapore) providing business credibility and access
- **Offshore Treasury/SPV** in zero/low-tax regime (Cayman, BVI) for financial efficiency
- **Carefully Documented** intercompany agreements and transfer pricing

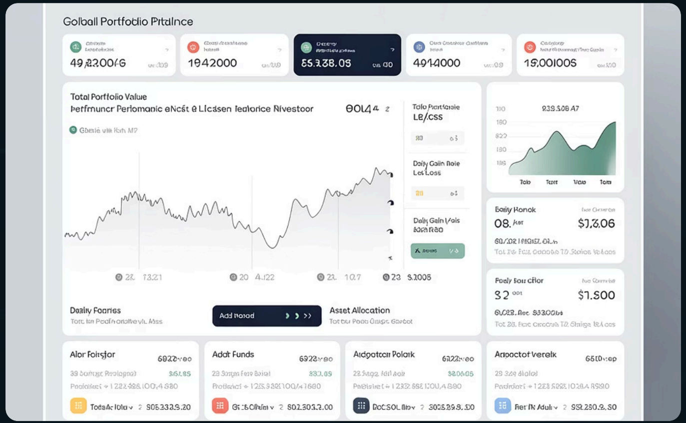
This approach delivers the best of both worlds: regulatory standing and fiscal advantage in a fully compliant framework.

Multi-Jurisdiction Governance with IFB



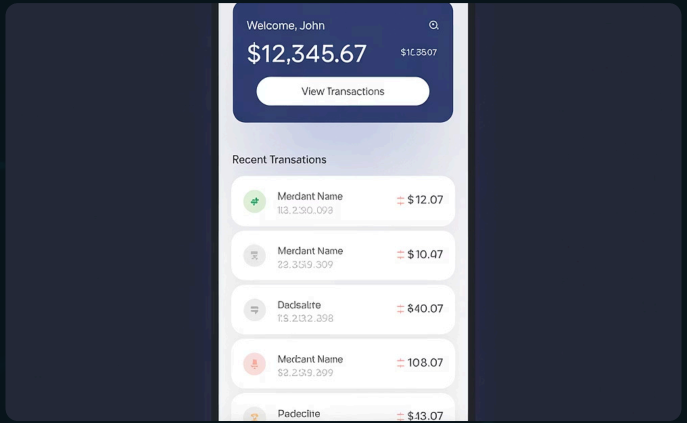
Documentation Support

Seamless coordination of legal documentation, regulatory filings, and compliance requirements across multiple jurisdictions



Reporting & Analytics

Real-time international reporting system providing comprehensive visibility across entire wealth structure with customisable metrics



Digital Platform

IFB's proprietary platform offering 24/7 secure access to all accounts, documents, and performance data from anywhere in the world

How IFB Supports Regulatory Compliance

Comprehensive Onboarding

End-to-end KYC/AML processes ensuring full compliance with global standards while maintaining efficiency

Jurisdictional Guidance

Expert legal and tax advice specific to each relevant jurisdiction, keeping structures current with evolving regulations

Professional Coordination

Seamless collaboration with Big 4 auditors and global legal partners to ensure consistent compliance approach

Navigating Global Regulatory Change

Evolving Tax Transparency

The global financial landscape continues to evolve with increasing transparency requirements through mechanisms such as:

- **Common Reporting Standard (CRS)**: Automatic exchange of financial information between 100+ countries
- **Foreign Account Tax Compliance Act (FATCA)**: US-specific reporting requirements for foreign financial institutions
- **Beneficial Ownership Registers**: Increasing adoption across major jurisdictions

Economic Substance Laws

Many offshore centres now require entities to demonstrate substantial economic activity, including:

- Physical presence requirements
- Qualified employee considerations
- Core income-generating activities within jurisdiction

IFB's Proactive Approach

Our compliance and reporting solutions anticipate regulatory developments, ensuring clients remain fully compliant while optimising their structures.

Tax Optimisation Strategies

IP Management

Strategic positioning of intellectual property within holding companies or SPVs to efficiently manage global royalty streams and licensing revenue

Trust Structures

Implementation of sophisticated trust frameworks to enhance estate planning efficiency and minimise inheritance taxation across generations

Family Office

Utilisation of centralised family office structure for optimised expense management, investment efficiency, and coordinated global compliance

All strategies are implemented with full transparency and compliance with relevant reporting requirements, focusing on legitimate planning rather than aggressive avoidance.

Succession & Intergenerational Planning

Long-Term Horizon

IFB's trust structures are designed for 150+ year time horizons, ensuring wealth preservation across multiple generations.

Custom Succession Frameworks

Bespoke succession structures accommodate the unique needs of each generation while maintaining overall family vision and values.

Legal Protections

Sophisticated integration of pre-nuptial arrangements at the trust level and multi-country inheritance planning to address varying legal systems.

Next Generation Preparation

Structured education programmes preparing future generations for responsible wealth stewardship and family governance.

Asset Protection: Legal Tools

Firewall Statutes

Leading offshore jurisdictions (e.g., Cayman Islands, BVI) have enacted powerful "firewall" legislation that specifically shields trust assets from foreign judgments and claims

Anti-Forced Heirship

Sophisticated legal mechanisms to overcome forced heirship regimes that might otherwise dictate asset distribution regardless of the settlor's wishes

Independent Oversight

IFB's third-party trustee and governance model provides essential independence and objectivity, strengthening asset protection in contested situations

Investment Solutions via Offshore Vehicles

Alternative Investment Access

IFB's offshore structures provide direct access to sophisticated investment opportunities including:

- Private equity and venture capital funds
- Real assets and infrastructure investments
- Private credit and structured finance
- Pre-IPO opportunities and secondary markets

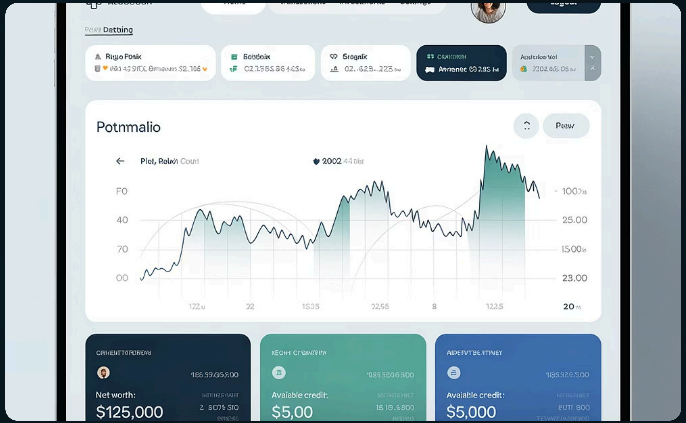
Unique Deal Flow

Our clients benefit from early access to exclusive investment opportunities through IFB's global network and institutional relationships.

Currency Flexibility

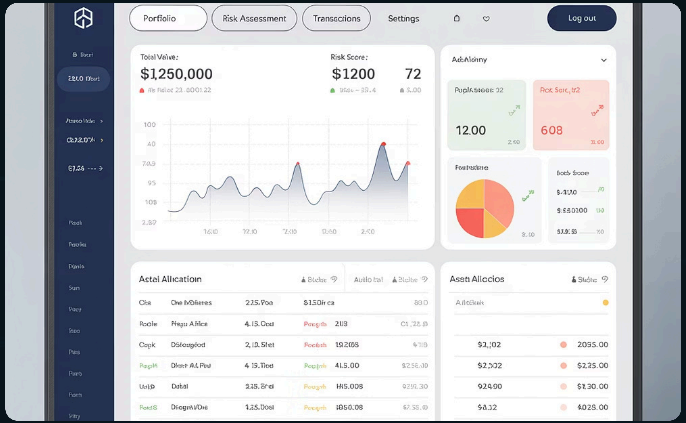
Sophisticated global FX platform supporting 26+ currency pairs with institutional pricing and rapid settlement capabilities.

IFB Digital Banking Platform



Cloud-Based Management

Secure, cloud-based family office management system integrating all accounts, investments, and structures in one unified platform



Custom Dashboards

Tailored reporting dashboards providing real-time visibility into performance, risk, liquidity, and compliance across entire wealth structure

Efficient Onboarding

Streamlined digital onboarding process enabling new clients to establish offshore structures in under 10 days with full regulatory compliance

Technology for Modern Offshore Management

Real-Time Analytics

Comprehensive portfolio analytics and compliance tracking providing instant visibility across global assets and structures

24/7 Secure Access

Continuous access to all documents, accounts, and reports through encrypted channels from anywhere in the world

Privacy-Centred Design

Military-grade encryption and sophisticated access controls ensuring client information remains strictly confidential

Private-Banking Privileges for UHNWIs

1

Bespoke Lending

- Customised credit facilities against diverse global asset classes
- Competitive lending rates leveraging offshore collateral
- Flexible terms aligned with client investment strategies
- Multi-currency facilities with hedging options

2

Dedicated Service

- Senior relationship managers with average 15+ years experience
- 24/7 concierge services for global banking needs
- Direct access to C-suite executives when required
- Bespoke reporting tailored to client preferences

3

Investment Access

- Privileged access to leading private equity opportunities
- Early-stage venture capital deal flow
- Pre-IPO placements through institutional network
- Exclusive real asset and alternative investments

Trade, Treasury & Currency Solutions

Multi-Currency Treasury

Sophisticated treasury management across major and exotic currencies, enabling efficient global operations.

Instant FX Settlement

Market-leading platform offering instant settlement in 26 major currency pairs with institutional pricing and minimal spreads.

Risk Management Tools

Custom hedging solutions protecting against currency, interest rate, and commodity price fluctuations through advanced derivative strategies.

IFB's treasury platform saves clients an average of 0.8% on cross-border transactions compared to traditional banking channels.

Philanthropy & Impact Structures

1 Charitable Vehicles

Establishment of offshore charitable trusts and foundations designed for efficient global philanthropy with potential tax advantages

2 Global Grantmaking

Facilitation of cross-border charitable giving with streamlined due diligence and impact assessment frameworks

3 Legacy Design

Development of comprehensive philanthropic legacy plans aligned with family values and long-term vision

4 ESG Integration

Implementation of environmental, social, and governance principles throughout investment portfolios and charitable activities

Legal & Tax Coordination

Effective offshore wealth management requires seamless coordination across multiple professional disciplines and jurisdictions.

IFB Bank serves as the central coordinator, ensuring:

- **Collaborative approach** with global legal and tax partners
- **Comprehensive documentation** for cross-border compliance
- **Consistent implementation** across all jurisdictions
- **Regular regulatory updates** delivered directly to clients

Our global network includes relationships with leading law firms and tax advisors in all major financial centres, ensuring clients receive coordinated, best-in-class advice regardless of location.

Governance Best Practices

- Independent Oversight
  - Annual third-party audits for all vehicles ensuring compliance and transparency
  - Independent directors where appropriate to strengthen governance
  - Regular compliance reviews by specialist legal counsel
- Transparent Reporting
  - Comprehensive documentation of all decisions and transactions
  - Clear conflict of interest management protocols
  - Regular reporting to all stakeholders with appropriate access controls
- Governance Benchmarking
  - Regular assessment against global governance best practices
  - Implementation of industry-leading standards for each structure
  - Continuous improvement based on evolving regulatory requirements

Lifestyle and Next-Gen Services

Education Programmes

Comprehensive next-generation stewardship programmes designed to prepare future wealth holders for responsible management.

Lifestyle Services

Bespoke concierge and lifestyle management solutions supporting global families across residences, travel, and experiences.

Technology Enablement

Specialised support for next-generation wealth creators in technology, venture capital, and entrepreneurship, bridging traditional wealth management with emerging opportunities.

Emerging Trends in Offshore Wealth

Digital Assets

Increasing integration of cryptocurrency, tokenisation, and blockchain technology within offshore structures

ESG Focus

Growing emphasis on environmental, social, and governance factors in investment decisions and structure design

Regulatory Evolution

Ongoing developments in transparency requirements and beneficial ownership registries across jurisdictions

Jurisdictional Shifts

Evolving landscape of preferred offshore centres as regulatory and political factors change globally

ESG and Sustainable Wealth Structures

The integration of Environmental, Social, and Governance (ESG) principles has become increasingly important in offshore wealth management.

IFB's Green Initiatives

- Dedicated offshore vehicles enabling green investment funds
- Sustainable finance products with measurable impact metrics
- Carbon-neutral implementation options for all structures

Case Study: Sustainable Family Office

A European UHNW family established a Luxembourg-based structure with:

- 100% ESG-screened investment portfolio
- Impact measurement across all holdings
- Annual sustainability reporting
- Dedicated allocation to climate solutions

Risks and Contingency Planning

Political Risk Management

Careful monitoring of political developments in select jurisdictions with contingency planning for rapid restructuring if necessary

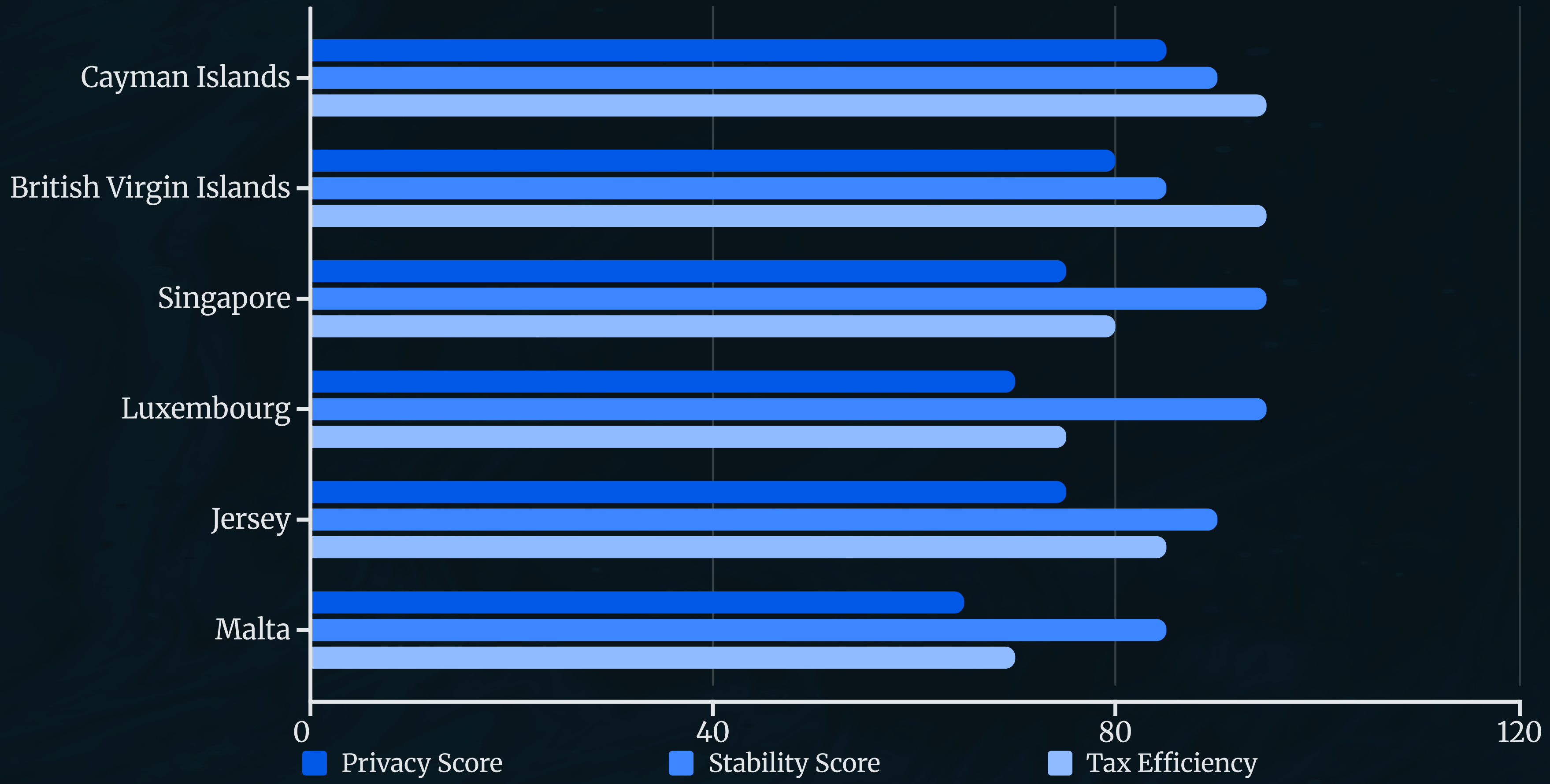
Currency Exposure Strategies

Sophisticated hedging and diversification approaches to mitigate risks associated with currency fluctuations and monetary policy changes

Crisis Response Framework

IFB's comprehensive contingency toolkit providing immediate response capabilities for geopolitical events, regulatory changes, or personal circumstances

Comparing Key Jurisdictions



IFB's selection criteria focus on finding the optimal jurisdictional fit based on client-specific needs, considering factors such as treaty networks, substance requirements, and industry specialisations.

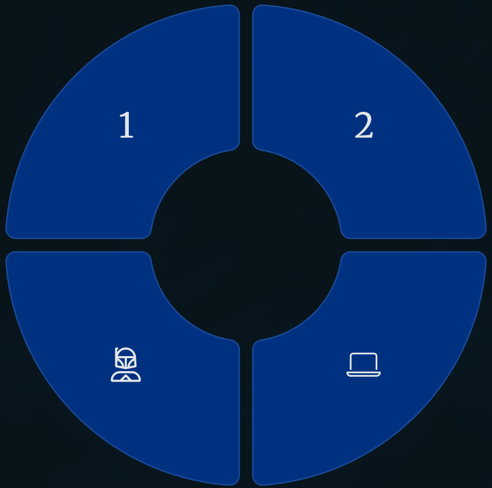
Summary of IFB Bank Advantages

Integrated Solutions

Comprehensive multi-vehicle approach addressing all aspects of offshore wealth management

Compliance Excellence

End-to-end regulatory compliance and governance ensuring long-term stability



Expert Teams

Dedicated professionals delivering personalised service with global expertise

Technology Leadership

Cutting-edge digital platform providing security, accessibility, and transparency

IFB Bank combines decades of experience with innovative approaches to create tailored solutions for each client's unique circumstances.

Customising the IFB Approach

Tailored Solutions

Every IFB engagement begins with a thorough understanding of client objectives, leading to bespoke solutions rather than standardised products.

Modular Platform

Our flexible architecture allows clients to scale and adapt services as family needs evolve over time, from basic structures to comprehensive family office solutions.

Dedicated Client Care

Discreet, professional service delivered by dedicated teams with deep expertise in specific client needs and jurisdictions.

How to Start: IFB Onboarding Process

1 Discovery Phase

Comprehensive needs assessment exploring client objectives, asset composition, family structure, and specific requirements

2 Strategic Design

Development of optimal jurisdictional strategy and vehicle selection based on client profile and objectives

3 Review & Approval

Detailed legal and tax review of proposed structures, followed by client approval of implementation plan

4 Implementation

Coordinated establishment of selected vehicles, account opening, and asset transfer processes

5 Ongoing Management

Continuous oversight, regular reporting, and proactive adjustments to changing circumstances

Expected Costs and Timelines

Vehicle Type	Timeline	Approximate Costs
Trust Establishment	2-4 weeks	£15,000-50,000 setup £10,000-30,000 annual
Holding Company	4-6 weeks	£8,000-25,000 setup £5,000-20,000 annual
Family Office	8+ weeks	£75,000-250,000 setup £150,000+ annual
Captive Insurance	12-16 weeks	£50,000-150,000 setup £75,000+ annual

IFB offers transparent, performance-based pricing models with fee structures aligned to client objectives and complexity. All costs are fully disclosed prior to engagement with no hidden charges.

Frequently Asked Questions

How are tax reporting requirements handled?

All IFB structures are fully compliant with relevant reporting requirements including CRS and FATCA. We coordinate with client tax advisors to ensure complete transparency with tax authorities while optimising legitimate planning opportunities.

What privacy protections are available?

While global standards require appropriate disclosure to authorities, offshore structures continue to offer significant privacy benefits from public records, commercial databases, and non-governmental entities.

What is the minimum investment required?

IFB typically works with clients having investable assets of £10M+ for basic offshore structures and £30M+ for comprehensive family office solutions, though each situation is evaluated individually.

Key Takeaways

Protection & Privacy

Offshore vehicles provide unparalleled asset protection, enhanced privacy, and global reach for sophisticated clients when properly structured

Integrated Approach

Combining multiple vehicles (trusts, holdings, family offices, captives) creates comprehensive solutions addressing diverse client needs

Experience & Expertise

IFB's proven platform, cutting-edge technology, and global partner network deliver exceptional results for HNWI and UHNWI clients

Compliant Solutions

All structures fully adhere to evolving global standards for transparency and reporting while optimising legitimate planning opportunities

Next Steps: Contact and Consultation

Take the first step toward optimising your global wealth structure by connecting with IFB's specialist team:

- **Direct Access**: Reach our global wealth team at info@infiba.com
- **Initial Consultation**: Schedule a complimentary initial assessment with one of our senior advisors
- **Confidential Proposal**: Receive a secure, tailored proposal based on your specific circumstances and objectives

All enquiries are handled with the utmost discretion and confidentiality. Our team is available in major financial centres worldwide for in-person consultations.

Thank You & Closing Remarks

IFB Bank has been delivering offshore excellence for global families and businesses for over five decades. As your trusted partner for creating a global legacy, we combine sophisticated expertise with personalised service.

We look forward to exploring how our comprehensive offshore wealth management solutions can support your unique objectives.

Contact: info@infiba.com | www.infiba.com