



OPES International Retirement and Savings Plan

A unique wealth management solution for South African tax resident Members

OPES is a Guernsey Retirement Trust. It combines the benefits of a pension for lifetime planning and a trust for estate and succession planning.

Key Features

- Personal plans
- Structured to provide formal retirement benefits
- A high level of flexibility
- Loans
- Segmentation into mini plans
- Portability
- Competitive charging basis

Benefits

- An efficient wealth management vehicle
- No limits on contributions
- A range of benefit options
- Financial, tax, estate and succession planning opportunities

Overseas Trust & Pension

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Expected Tax Treatment

(South African Tax Resident Members only)

- Not subject to Donations Tax (not a gift)
- Outside of Member's estate
- No tax on income and gains generated in the plan, prior to benefit
- Benefits by way of return of capital are not taxable
- The Member can take full or part benefit, leaving the remainder for his/her nominated beneficiaries which can be a person or Trust
- The remaining balance on death of the Member does not form part of the Member's estate and is passed on to the nominated beneficiaries without deduction of death duties

Application Examples

- To hold the exportation allowance of R5 million
- To hold assets in a major currency and outside of the South African common monetary area
- Transfers from existing offshore trusts
- Transfers of existing life policies
- To hold assets of immigrants moving to South Africa
- To hold assets of emigrants leaving South Africa