

## Welcome to Kingsley Squire International

At KSI we recognize that you have worked hard to get to where you are financially. Making sure that your finances continue to work hard for you can however be a complicated process, more so when you live and work abroad. KSI aims to clarify your financial life as an expat, giving you the freedom to focus on the important things in your life.

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If you would like to contact us for more information please do so via the following methods:

- Telephone/Fax +65 765 2279
- Email: [riley@kingsleysquire.com](mailto:riley@kingsleysquire.com).

Or using the online form on [www.kingsleysquire.com](http://www.kingsleysquire.com)

### **Expatriate Financial Life**

So now you're an expat. There really is nothing more exciting than the chance to explore the new world you're in. You and your family will want to make the most of the opportunity of living and working abroad. With so many places to see and new things to explore, you can build an experience that can last a lifetime.

As an expat, you have the same opportunities for your finances. Being away from home can add complexity to your financial life, but can also give you the chance of a lifetime to significantly build your assets.

**KSI provides an extensive range of services and information to help you build a financial life for the rest of your life. Together we develop finance strategies, so that you can get on with your life, safe in the knowledge that you will profit from them in the future.**

**What's different?** We're different because each of our clients is different.

To us, successful investment is as much about understanding your goals and expectations, as it is about finding the right opportunity. At KSI, we offer a range of advisory services designed for people who want control of their financial affairs, but who recognize the value of professional guidance

Our business uses the latest technology to profile and monitor investment opportunity and performance. But we firmly believe there is no substitute for the handshake and the look in the eye. So, we want to hear from you whenever you think we can help, not just when you have a specific requirement. Together we can create financial strategies as individual as you.

Whether you have lived abroad for years or have just arrived, you need to understand the full financial implications of being an expat and how to the most of your finances whilst you are overseas.

## Expatriate Financial Life...

### Is it for me?

You can benefit from our range of services;

If you are: already working overseas plan to move abroad for more than one year,  
or: intend to move from another country to work in the UK,  
or: own or plan to purchase property in the UK or Europe.

### Making the move.

Whether you have lived abroad for years or have just arrived, you need to understand the full financial implications of being an expat and how to the most of your finances whilst you are overseas.

We've featured some practical information and useful contact details to help make your move easier. You probably have lots of questions, so take a look at the expat organizer. If you need advise with the logistics of your move, we can put you in touch with a specialist relocation service.

**First steps.** Most expats make the move in a flurry of activity with too much to do and not enough time to do it

It's not unusual to put sorting your financial affairs on hold until you are settled in but before you leave however, we strongly recommend that you at least:

***Make or update your will.*** A common belief is that your spouse and children will inherit your assets if you die without a will. This is only partially correct. To ensure that an executor of your choice allocates your estate in the way you wish, it is essential to make a will that takes into account all assets held worldwide.

***Open an offshore bank account.*** You didn't decide to live and work abroad so you could spend your time worrying about finances. We can help you make sense of your expatriate status and help you make the most of your time abroad.

So settle in and Contact us.

### **Investment Management**

KSI offers a successful range of investment products and services. These are combined into innovative strategies that are designed to maximize the return/risk ratios of your investments, using a diversified multi manager approach.

**Single premium** solutions based around specialist multi manager investment products provide you with access to a select range of consistently top performing funds.

**Regular premium** portfolios can be tailored to meet specific long-term financial goals:

- Retirement
- Savings
- Protection for life, critical/terminal illness
- Education fees

**Capital guarantee offers**, allow you to take advantage of a wide variety of markets whilst maintaining the principal value of your capital. KSI offers capital guarantee products on a regular basis, but can also provide them as a tailored solution given a minimum investment amount.

**Customised investments** are designed to help you maximise your potential return for a managed level of risk and can take the form of a bond, deposit or other vehicles covering equity, currency, interest rate or commodity asset across the world's major markets.

### **Investment Strategy Goals**

KSI aims to create investment strategies as individual as you. Our approach is to combine the return objective, the investment timeline and the risk tolerance that you require, into a strategy for achieving attractive returns with acceptable risk. We appreciate that everyone's goals and expectations are different. Here are some portfolio samples to broadly illustrate the options available to expatriate investors.

**Growth** objectives in an investment strategy, aim to target long-term capital appreciation by adopting a more aggressive approach to investment. A higher equity allocation offers the opportunity to exploit greater fluctuations in growth markets.

**Balanced** strategies aim to provide for medium to long-term capital growth whilst providing the flexibility for you to manage your current investment requirements. With a managed approach to risk in capital markets, there are options for changes in portfolio allocations, regular withdrawals and premium holidays (for regular premium investments) to take account of changes in your financial circumstances.

**Income** focused strategies aim to provide you with a regular revenue stream, whilst pursuing capital growth greater than cash deposit.

If you would like to review your Investment Strategy, Contact us.



### **Strategic Financial Advice**

KSI works with individual clients who want control of their financial affairs, yet at the same time, understand and appreciate the value of professional advice.

We understand that you will probably have relationships with other financial institutions and it is important to create a comprehensive view of your complete financial picture.

At KSI we offer independent recommendations relative to your goals and expectations. With solutions and investment strategies, rather than product sales as our focus, we provide truly independent advice.

Our goal is a systematic creation of financial arrangements that work to your advantage at all times with regular reviews of your short, medium and long-term goals and expectations.

Whilst providing you with full access to your portfolio, the privacy and security of our clients' information is a key priority. We employ strictest confidentiality for all personal and financial information.

If you feel your finances could benefit from advice of this nature, please Contact us.



### **Banking Services**

KSI offers strategic introductions to several world class Banking Institutions, to provide you with access to an extensive range of banking and credit services. These services include:

- Offshore bank accounts for all major currencies.
- Choice of cards to obtain cash from a worldwide network at ATMs and pay for goods and services wherever you may be.
- Flexible choice of borrowing.
- Access to your account via online and Internet banking, providing a fast and convenient way to access your account 24/7 from anywhere in the world.
- Private Banking/Relationship Managers provide you with a dedicated point of contact for all your banking requirements.

If you would like to review Banking Services, please Contact us.

## **Retirement Planning**

Retirement at any age should be a time to relax and enjoy life, not to worry about money and day-to-day finances.

As you move along your investment lifeline, your savings requirements and goals change, as do attitudes towards risk-for-reward. You may seek capital growth in the early years but over time your focus may change towards income yielding assets.

Wherever you are on the investment lifeline it is important to have clear picture of how you are progressing towards your objectives. KSI can tailor a retirement strategy to help you plan for your future in a tax efficient way, comprising:

- International personal retirement plans
- Company schemes
- Analysis of existing, deferred, AVC schemes

Navigating the pension marketplace can be a potential minefield. KSI partners with and recommends only the leading pension providers. Only by exploring the various options available to you, can you achieve a position from which to make informed decisions about your future.

If you would like to review your retirement portfolio, Contact us.



**Insurance/Asset Protection**

We can help to protect you and your family in the event of a financial emergency.

Working together to understand your financial requirements, we can assess appropriate levels of disability, life and major asset insurance plans to find the optimum solution to meet your particular needs.

If you are concerned that you have not given enough attention to your protection portfolio recently and would like to review it, Contact us.

**Property Finance/Mortgages**

Property is one of the key components in financial planning. Investing in property can be one of the most rewarding financial decisions you make, but because property purchase is such a major asset it also calls for major decisions. We can help you make the right decision if you are considering;

- Buying a house
- Moving your existing mortgage
- Building a house
- Releasing equity in your property

Available for UK, Europe, USA, South East Asia and Australasia.

If you would like to discuss and review the opportunities, please Contact us.



**Contact Us**

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