



LEVANTINE & Co  
INVESTMENT PARTNERS

# *International* PENSION SOLUTION

INVESTMENT SOLUTIONS *made for you*





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## WHO WE ARE

Levantine & Co. is founded on our personal approach to offering world-class financial solutions to high-net-worth individuals, family offices, and corporate clients.

In total, our founders bring over 60 years of experience in international investment management and corporate finance, gained in the world's largest financial institutions in the USA, Europe, Middle East, and South Africa. With unwavering commitment, we place our clients' interests above all else.



# OUR INTERNATIONAL PENSION SOLUTION

The Levantine International Pension Solution (IPS) is an international retirement benefits scheme regulated and tax-approved in the British Isles. With the IPS, you can build and expand your international wealth in a way that is both compliant with regulations, tax-efficient, and secure.

The IPS offers you an international solution with different options based on currency, choice of investment, the flexibility of contributions, and retirement benefits. Due to a modern, flexible tax and regulatory framework for retirement benefits, the British Isles provides the ideal environment for you to base a plan that suits all your longer-term savings needs.

The IPS is fully integrated with our investment management services, allowing a complete bespoke solution for each of our clients. The result is that retirement savings and benefits can be developed on an individual basis and be underpinned by the security and peace of mind that comes with world-class regulatory controls.

## **THE IPS IS STRUCTURED TO PROVIDE A FRAMEWORK FOR LONG-TERM INVESTMENT RETURNS.**

The IPS is structured to provide a framework for long-term investment returns and tax efficiencies, all while safeguarding your assets from country-specific and currency risks. Any income and capital gains arising from your investments are not subject to your individual income tax if they are held within the IPS.

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## **COMMON REPORTING STANDARD AND IMPACT ON INTERNATIONAL INVESTING**

The Common Reporting Standard (CRS) is the new global standard for Automatic Exchange of Information (AIE), and it has a major impact on how you will be able to invest your funds outside of your tax jurisdiction. CRS serves as the legal basis for the exchange of tax data among participating jurisdictions.

# THE LEVANTINE IPS AT A GLANCE



## PURPOSE

An International Pension Solution (“IPS”) arrangement to enable the accumulation of retirement funds for the member.

## TAX

- You don't pay donation tax on contributions.
- Income/interest grow tax-free until you withdraw them as benefits.
- Contributions are returned tax-free.

## PROTECTION OF ASSETS

- IPS offers a framework that safeguards your assets by ring-fencing them.
- The benefits derived from IPS are designed to be protected from creditors.
- By isolating assets from the beneficiary's estate, we mitigate the risk of enforced repatriation.

## CONTRIBUTIONS

- Unlimited except where exchange controls apply.
- Single or ad hoc contributions in cash.
- Regular contributions in cash.
- Asset transfer available for situs assets.

## TRANSFERS

- Contributions of cash held in your country.
- Contributions of assets held outside of your country.
- Contributions of existing family trust assets.
- Transfers from international schemes subject to transferor scheme approval.



## INVESTMENTS

- Wide investment options.
  - You can choose your own investments.
- You cannot make investments that are connected to you.
- Personal tangible moveable property prohibited.

## BENEFITS

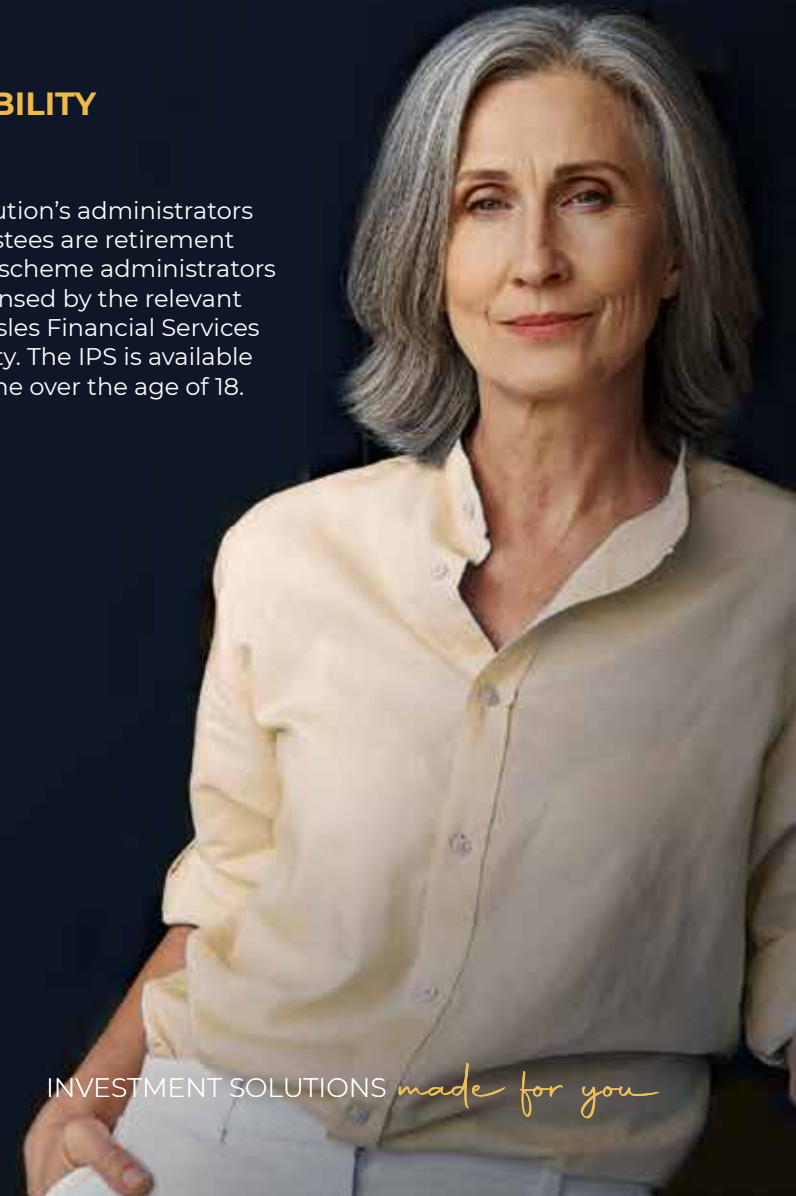
- Between the age of 50 – 90.
- Single lump sum and ad hoc lump sums.
- Regular annuity income.
- Combination of lump sum and annuity.

## REGULATION & APPROVAL

The IPS can be based in either the Isle of Man or in Guernsey and is approved by their respective tax authorities. The solution is recognised by their Financial Services Authority as a retirement benefits scheme.

## ELIGIBILITY

The Solution's administrators and trustees are retirement benefit scheme administrators and licensed by the relevant British Isles Financial Services Authority. The IPS is available to anyone over the age of 18.









# INVESTMENT PROCESS AND PHILOSOPHY

The investment process is built on two layers of Asset Allocation.

Asset allocation is the primary driver of both investment performance and portfolio risk. This approach looks at all asset classes globally to build diversified portfolios that span equities, fixed-income and global investments. This provides exposure to a broad range of asset classes that can be weighted according to their expectations of risk and reward.

We use a top-down approach to create the core holding of the overall portfolio. The overall asset and geographic allocation is researched and created by the investment committee. This is reviewed on a monthly and quarterly basis, and with the support of global analysts and high-quality data, our investment team scrutinises every investment in each portfolio for suitability and long-term potential.

Each Levantine & Co. portfolio is designed to use active and passive management where it may add the most value, taking into account an established risk level whilst minimising its expenses. Some asset classes offer talented portfolio managers the opportunity to outperform the market.

When investing in these areas, we are likely to select an actively managed fund, or direct equities and bond positions. Other asset classes benefit less from the insights of active managers, and in these situations, passively managed investments are used, granting exposure to these areas at a very low cost.



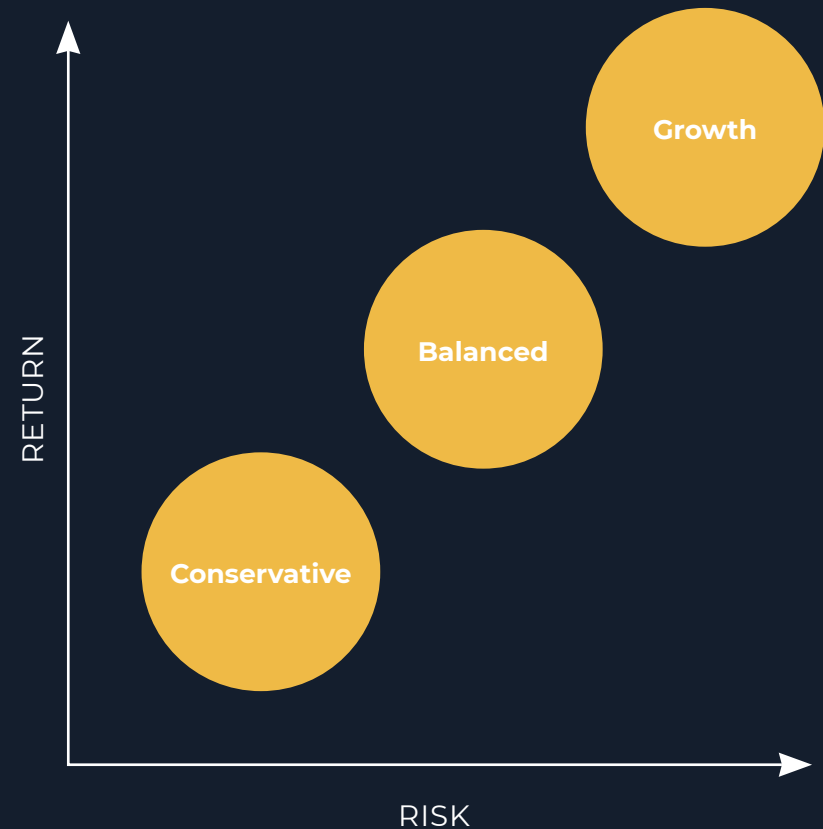
# RISK MANAGEMENT ASSUMPTION

When constructing portfolios, specific guidelines are considered to decrease the risk in the portfolio. Limitations are set on the number of funds, the minimum size of the fund, the allocation to a single manager and the allocation to one management company. We value portfolio consistency, so when we trust an asset manager's style and philosophy, we use their approach across all our portfolios.



# OFFSHORE ADMINISTRATION

We use different investment administrators and custodians to provide the legal framework for portfolios and to act as a proprietor of client funds, depending on the circumstances and set-up of the client's assets. These administrators are based in highly regulated jurisdictions, such as the Isle of Man, the Channel Islands, and Switzerland. All client monies held with the custodians are completely segregated. All cash available for investment with the administrators is deposited with highly reputable companies, such as HSBC Bank Plc, Deutsche Bank, Euroclear and Pershing LLC, a subsidiary of The Bank of New York Mellon.





# PERSONALISED INVESTMENT MANAGEMENT

Given that our clients don't fit in a box, we believe that neither should their investments. Our team will work alongside you to create the appropriate, tailored Investment portfolio that suits your personal needs and complements your existing asset portfolio. This option is not an "off-the-shelf" type of product, but rather a personal investment service, exclusive to each client.



# FREQUENTLY ASKED QUESTIONS



## Why Levantine & Co?

The partners at Levantine & Co. bring over 60 years of experience in financial markets and advisory services, gained in the world's largest investment banks in the US, Europe, Middle East, and Southern Africa. A cornerstone of our offering is our independence, fee transparency, and our desire to offer value for money to our clients. All our clients, whether individuals or corporations have unique needs and wishes, and we aim to meet their objectives as best as we can through leveraging our broad global markets experience.

## What about compliance?

The IPS is established under British Isles legislation (Isle of Man or Guernsey). Levantine & Co. is regulated in South Africa by the Financial Services Board and the Corporate Trustees are regulated by the relevant British Isles Financial Services Commission. The provision of pension services is covered by the relevant British Isles Financial Ombudsman.

## What are the tax implications?

The IPS is domiciled in the British Isles and the scheme is not subject to local income and capital gains taxes. The IPS can thus grow in value over the years thanks to a tax-free roll-up until distribution is made. Upon drawdown, under current tax regulations, only the growth would be taxable, not the capital invested.

# OUR TEAM



## Laurent Joly | CFA

Laurent has over 16 years' experience in the financial markets in London and in Cape Town. He started his career in Investment Banking at JPMorgan in London where he worked in the Equity Capital Market team. Recently, Laurent was Chief Investment Officer of a large Cape Town based Financial Advisory firm where he was responsible for managing the clients' assets. Laurent holds a Master's in Finance and Management from a French Grande Ecole and has been a CFA Charterholder since 2011.



## Attila Kadikoy

Attila has 22 years' experience in investment banking, with emphasis on Emerging Markets, and extensive international experience with a strong understanding of financial instruments. Before establishing Levantine & Co, he was the Head of Turkish Equities at Credit Agricole Cheuvreux, establishing their first Emerging Market product, and building relationships with leading Institutional investors in North America, Europe, and the Middle East.



## Brian Rushmere | CFA

Brian has 5 years of experience in wealth management where he worked as an Equity Portfolio Analyst at a boutique wealth management firm for high-net-worth individuals with a focus on macro-economic outlooks. He graduated from Stellenbosch University with a BCom. Honours in Mathematical Science. Brian is responsible for Investment Management and Portfolio Analytics and has been a CFA Charterholder since 2021.

Levantine & Co. is an authorised Financial Services Provider FSP 44104.



Because you don't fit in a box.  
And neither should your  
*investments.*

#### Contact Details

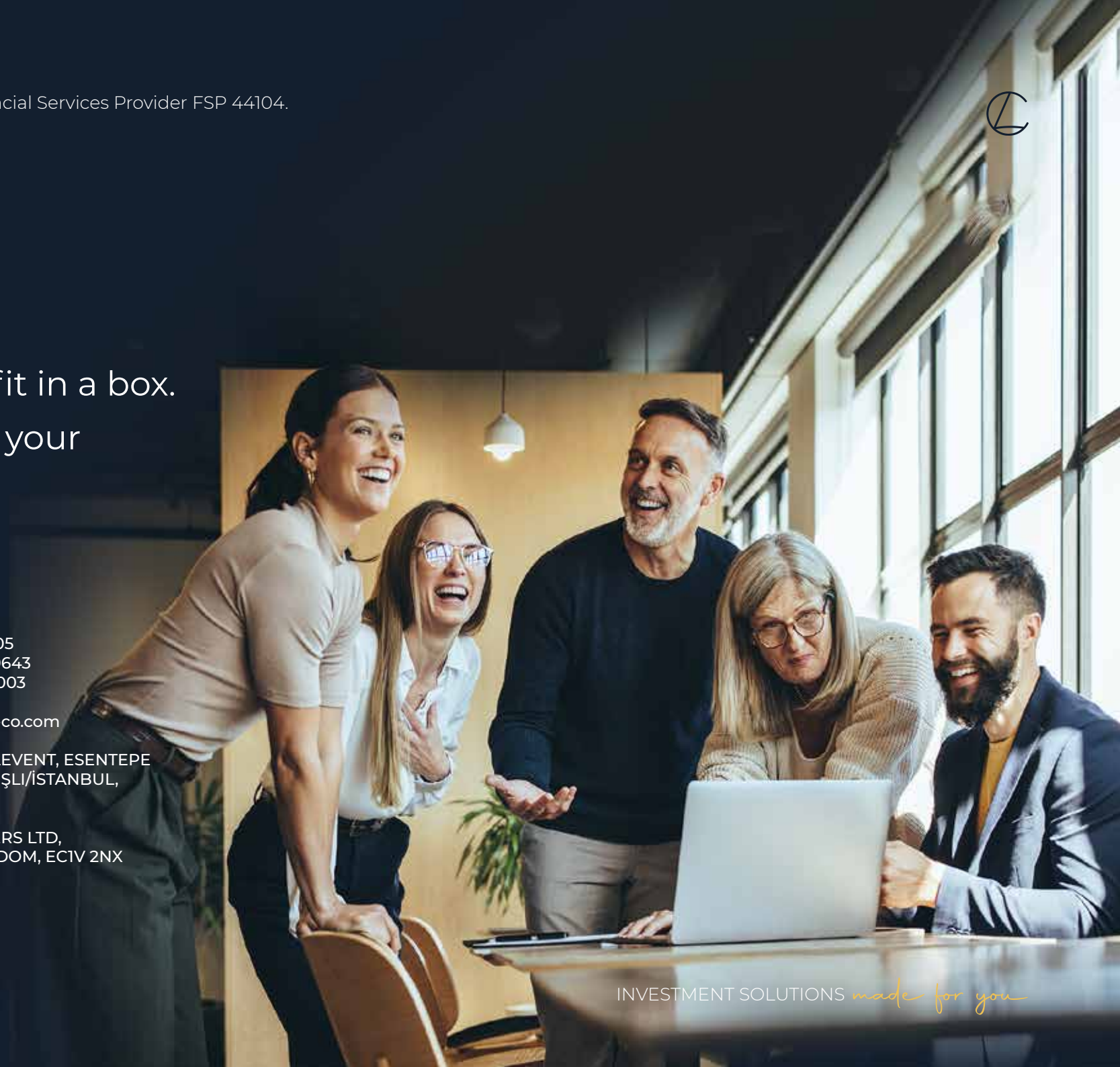
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