



## **Are you managing your wealth with the future in mind?**

Do you realize that accumulating wealth without putting in place plans for transferring it to your family is like working for someone else? The mark of true wealth is ensuring your wealth endures beyond you, to your next generation.

In recent times, investors have become more alive to the responsibility of ensuring their assets are effectively passed on to their families. One way of ensuring that all you've worked for is truly handed over to your chosen beneficiaries is by setting up a **Private Trust**.

A Private Trust is a legal arrangement where a Trustee is appointed to hold your assets, in trust, for the benefit of your beneficiaries. Unlike a Will, which only takes effect after the death of the Testator, a Trust can be established immediately without impeding your lifestyle.

Also, if you have invested in properties abroad, it is pertinent to note that, upon your demise, an inheritance tax ranging up to 40% may be levied against your Estate, before it devolves to your heirs. However, by putting your off-shore assets in a Trust during your lifetime, they will not be subject to inheritance tax and your beneficiaries can take full benefits of those assets.

At Vetiva, we believe in the three fundamentals of investment management namely: the Accumulation, Preservation and Transmission of wealth. Our role as Trustees is to advise on the various Wealth Transfer options and to guide you through the process of choosing the best option suited to your specific circumstance. Our objective would be to ensure that you put in place now, an efficient and effective arrangement for handling your assets, so that your loved ones benefit from your efforts in due course.

Vetiva Trustees is well positioned to provide a customized, efficient and stress-free arrangement for handling your assets through a Private Trust arrangement, tailored to your specific needs. We will also monitor your investment portfolio under the Trust to ensure that your assets are not eroded due to neglect or lack of oversight.

We are therefore currently offering a free **Estate Planning Advisory Session** to all Vetiva Clients from now till the 31<sup>st</sup> of December, 2009. Kindly contact your relationship manager or call: **+234-01-2708227** or **email: trustees@vetiva.com** to schedule an appointment with one of our Trust Specialists.