



# Using Offshore Trusts, Annuities and Portfolio Bonds

*Martin Schuster*

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## **Using Offshore Trusts, Annuities and Portfolio Bonds** Martin Schuster

This book demystifies the ordinarily complex world of offshore trusts, and then goes on to cover alternatives to the offshore trust which can provide equal or better asset protection and tax-deferral for American investors. It presents in straightforward terms, real, practical information on the origins, purposes, and applications of offshore trusts, annuities, and portfolio bonds. If you find yourself with assets to protect, liabilities you would prefer to minimize, loved ones whose future you would like to safeguard or you simply need enhanced privacy, amongst other things, you can be confident that properly created trusts, annuities, or portfolio bonds can provide lawful, elegant, cost-effective and proven means to achieving all of these worthy objectives. Rather unfamiliar to many offshore investors is an investment structure called a portfolio bond. It combines the best of two worlds -- banking and insurance -- in a safe offshore jurisdiction, such as Switzerland or Liechtenstein. The portfolio bond can be considered as a simple holding structure through which the investor can direct the insurance company to invest in a wide range of investment vehicles such as stocks, bonds, mutual funds, or cash deposits. The underlying investments can be freely selected. Any investment can be held in the Portfolio Bond so long as the value can be established (e.g., non-listed stock, real estate and shares of the investor's own company).

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