FIDUCIARY AND TAX SERVICES

The first step in any wealth strategy is to decide on the most appropriate structure to house your assets. At Sanlam Private Wealth, cross-disciplinary teams advise on, set up and administer investment structures such as local and offshore trusts and companies, and expertly blend a combination of different asset classes in pursuit of the optimal balance point between risk and return.

Further depth and dimension are added in the form of global tax structuring and estate planning. As part of an integrated wealth strategy, our fiduciary and tax specialists will collaborate with your portfolio manager to provide expert advice, structuring and administrative services that are tailored to your needs and circumstances.

As a Sanlam Private Wealth client, you will have access to a comprehensive range of fiduciary and tax services – whether you invest in your individual capacity, or through a trust or a company:

LOCAL AND OFFSHORE INVESTMENT STRUCTURING AND TAX ADVICE

The global tax environment is ever-changing. Our team of world-class experts stays up-to-date with this critical aspect of your wealth management across multiple jurisdictions and we provide advice on the following:

- Complex structures and restructuring of assets
- Individual and trust taxes
- Situs taxes
- Cessation of tax residency and immigration, foreign earnings and the application of double taxation agreements
- SA Reserve Bank regulatory issues
- Potential tax consequences and reporting obligations if you hold a US passport or green card, or if you have children living in the US
- Establishment and management of charitable organisations, their tax status and tax-deductible donations
- Financial implications of life-changing events, such as marriage, divorce and the birth of children
- Independent trust and company management services, which include:
    - Local company and trust formation
    - Offshore company secretarial services
    - Local and offshore corporate trustee services
    - Trust administration and accounting
    - Trust deed reviews and amendments
    - The creation of BEE, charitable, special and Shariah trusts.

GLOBAL ESTATE PLANNING

We can assist you with all aspects of estate planning and winding up your estate, both within South Africa and across specific jurisdictions, including:

- Advice on the orderly transfer of your assets to the next generation
- Local and offshore inheritance taxes
- Drafting and reviewing of local and offshore wills
- Safekeeping of deeds of title, original trust documents and share certificates where we hold the original will in safe custody
- Executorships
- Power of attorney to administer offshore estates.

PRIVATE Wealth

ADMINISTRATIVE TAX AND ACCOUNTING SERVICES

For an annual fee, our tax compliance team will provide an end-to-end, all-inclusive service, ranging from tax administration and compliance for individuals, deceased estates and trusts to accounting services for trusts. We can assist with:

- All aspects of personal income tax, including:
  - Registration for income tax
  - Submission of annual and provisional tax returns
  - Objections and queries
  - Tax clearance certificates
  - Emigration clearance certificates
  - Cessation of tax residency
- All aspects of tax compliance for trusts and estates
- Annual financial statements for trusts.

OUR EXPERT TEAM

Our fiduciary and tax team has over 200 years' combined experience and a proud track record of meeting – and exceeding – our clients' expectations.

HEAD OF FIDUCIARY AND TAX	**Stanley Broun:** AGA(SA), M Comm (International Tax), BCom, H Dip (Taxation Law), MTP (SA), 13 years' experience Tel: +27 (11) 778 6648 Cell: +27 (0)84 673 2955 Email: stanleyb@privatewealth.sanlam.co.za
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