

How does it work?

Your Property



Rothschild bank loan 95%



Money goes offshore to Swiss Life in Luxembourg away from the Spanish Tax Man

Growth from fund pays interest back to bank



Swiss Life invest monies into a corporately managed fund



Problem solved



Husband dies



Each spouse owns 50%

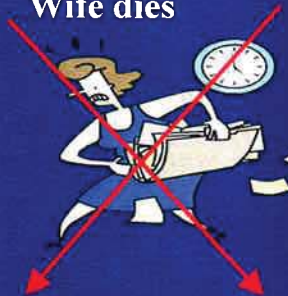


“ you have 6 months to pay!”

The IHT liability! How will you cope?

IHT is assessed on 50% of property value – It gets worse

Wife dies



Property now passes to children with a **100%** IHT liability



Where will they find the money !

They are deemed not to own the property, consequently it cannot be used to fund the liability

How does it work if I want capital?



Swiss Life pay
bank interest from
fund growth

Rothschild Bank release
15% of your property value
to you and the balance goes
to Swiss Life for the
investment fund



Rothschild pay upto 2%
per year depending on
fund performance



How does it work if I want a GUARANTEED income?



Swiss Life pay interest to bank from investment growth

Rothschild pay you 3% of your property value and pass the balance to Swiss life to invest into fund



Swiss Life pay further guaranteed 3% income for next 4 years plus upto 2% per year depending on fund performance

