

How does it work?

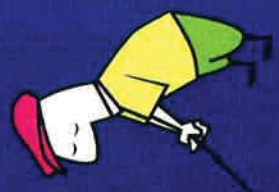
Your Property



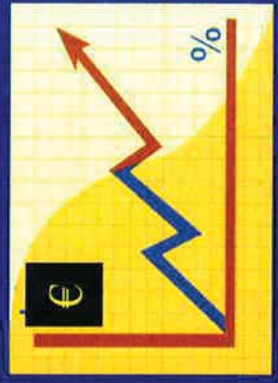
Rothschild bank loan 95%



Growth from fund pays interest back to bank



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



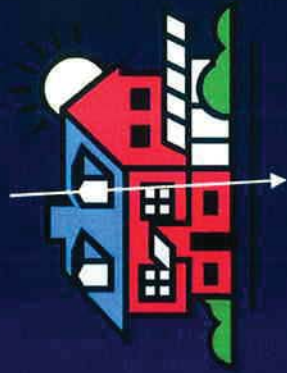
Swiss Life invest monies into a corporately managed fund



Problem solved



Husband dies



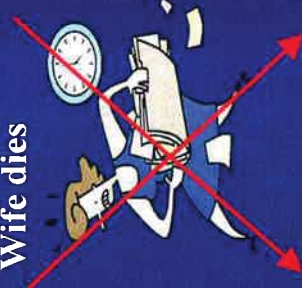
Each spouse owns 50%



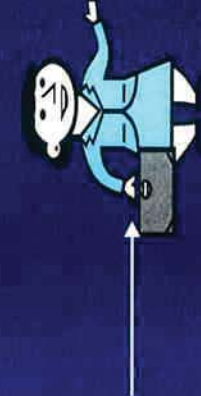
“ you have 6 months to pay!”
The IHT liability! How will you cope?

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?



Rothschild Bank release

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

Swiss Life pay bank interest from fund growth



Rothschild pay upto 2% per year depending on fund performance



How does it work if I want a **GUARANTEED** income?



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

Swiss Life pay interest to bank from investment growth



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

