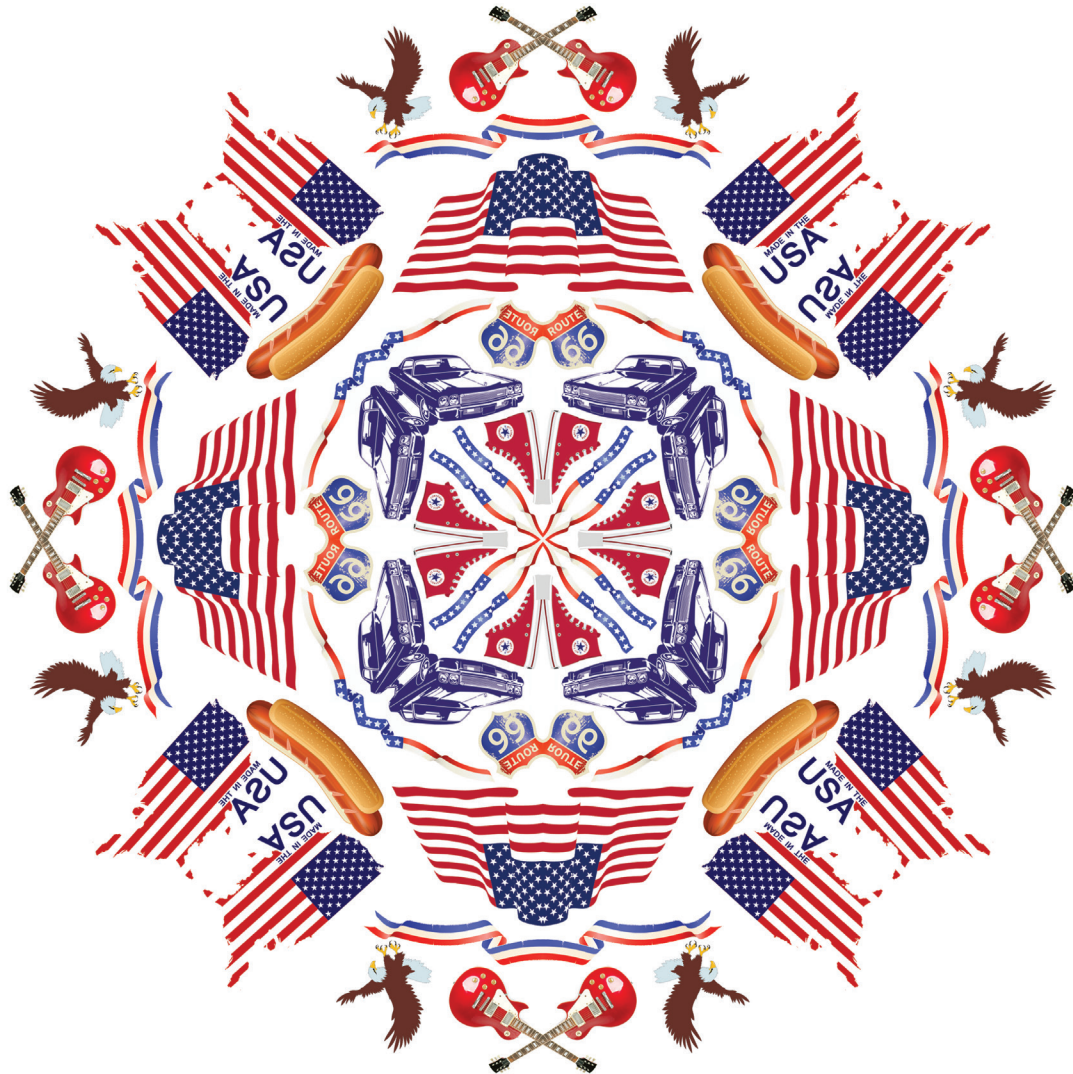


An Investment Solution for American Expatriates

A dedicated SEC approved, tax compliant service for
US individuals, trusts and companies



Exclusive in Asia

infinity*

Withdrawal of financial services to American expatriates

Financial life for American expatriates has become increasingly difficult. Following the introduction of FATCA and the US government's crackdown on money laundering and tax evasion, American banks, brokerages and other financial institutions have been withdrawing even basic services from Americans residing outside the US.

This highly unsatisfactory state of affairs is not just affecting a few wealthy individuals but also millions of law-abiding Americans simply because they live overseas. Unfortunately, this withdrawal of financial services is having a seriously negative impact on the ability of US citizens to invest, save and financially plan for their future.

Fortunately, Infinity is able to offer a solution to the problem which is both SEC approved and fully tax compliant for US individuals, trusts and companies.

Introducing Infinity

Founded in 2004, Infinity Financial Solutions has grown consistently to become a leading provider of expatriate financial services across Asia. The company services clients from its offices across the region and is regulated in Hong Kong and Malaysia.

It is our fundamental belief that financial planning makes life better and the company is dedicated to providing an exceptional service to both our individual and corporate clients.

The combination of carefully tailored financial planning solutions with a wide range of options to offer our clients is at the heart of what makes Infinity different from other financial advisers. We're completely independent so the advice we give is impartial and unbiased.

Although we are based in Asia, our clients live in over 80 different countries worldwide and are comprised of over 110 different nationalities. We're here to protect, build and maximise our clients' wealth for the future security of their families.

The investment needs of American expatriates and others living overseas with US connections has always been complex and multifaceted, but is more so than ever today. Infinity has worked hard to find a solution for Americans that allows them to save and invest within an SEC-approved framework. It was important to find an investment programme that is fully tax-compliant and straightforward with regard to tax filing.

Exclusive access to award winning investment management

Infinity's investment solution for American and US connected clients is provided by our strategic partner, Tilney Bestinvest.

Tilney Bestinvest is a highly respected, multiple award winning, UK investment manager which currently looks after over US\$26 billion of assets. The company offers a range of investment services, all of which are underpinned by rigorous research aimed at identifying those fund managers that it believes will deliver long-term outperformance.

Infinity has exclusive access to Tilney Bestinvest's services in Asia and the two companies have been working successfully together since 2012.

Investments for US connected clients

Infinity's consultants help clients to assess their current circumstances, identify their financial objectives and determine their attitude to risk. After that process, if the recommended course of action is to invest through the SEC approved service, the investment will be managed by Tilney Bestinvest.

Tilney Bestinvest has more than 20 years' experience of looking after US-connected clients. The company's specialist team has developed a range of investment strategies, and is registered with the SEC in the US and regulated by the FCA.

Crucially, the service provides US tax reports via a US custodian, as well as other national tax reports where necessary. The service aims to make the

process of filing and submitting tax returns as straightforward as possible.

In most cases, clients' assets are held with a New Jersey based custodian, one of the world's largest, which provides safe custody and all of the necessary US tax reporting.

Tilney Bestinvest invests within the bounds of US and local tax jurisdictions to create suitable portfolios, working in conjunction with Infinity's advisers.

These portfolios generally consist of directly held equities and bonds, based upon the research department's target portfolios.

Tilney Bestinvest often manages IRAs, UK pensions and UTMAs alongside clients' main investment portfolios, depending upon their individual needs.

US residents

Tilney Bestinvest structures the investments of US connected clients to be compliant with the US tax regime, holding US mutual funds, exchange-traded funds (ETFs) and direct equity positions.

The fund research team compiles a list of recommended US mutual funds based on a stringent due diligence process.

US trusts and companies with US connections

Investment guidelines are agreed with the Trustees or Directors as part of the account opening process. These set out the range of suitable investments.

Once established, portfolios are managed in line with these guidelines.

Why choose Infinity

- * **Asia knowledge:** Infinity has a long history of working with American expatriates based in Asia
- * **Financial planning:** Infinity specialises in providing holistic and individually tailored financial planning for over 110 nationalities living in 80 different countries
- * **Outstanding client service:** Every situation is different, and we adapt our service to each individual's needs. We set high standards in both our responsiveness to client requests and proactivity in keeping our clients up to date with the changing environment

Why Infinity chose Tilney Bestinvest as its specialist investment manager

- * **Investment expertise:** Tilney Bestinvest has a long pedigree as an award-winning private client asset manager
- * **US track record:** Tilney Bestinvest has developed a full range of investment solutions to suit the differing tax, currency and investment needs of American expatriates and US-connected clients
- * **Effective risk management:** Tilney Bestinvest spends considerable time and resources understanding and managing the risks taken within client portfolios and ensuring these risks are aligned with client expectations
- * **Clear and simple reporting:** Tilney Bestinvest aims to keep investment administration to a minimum and to deliver the information you need in the way that you want to receive it. Its custodian generates the necessary tax reports in order to help make your US tax reporting more efficient



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Infinity Financial Solutions Ltd is registered in Labuan, Malaysia (company number LLo4446) under the Labuan Companies Act 1990. Infinity's operations are regulated and supervised by the Labuan Financial Services Authority (LABUAN FSA) Licence Number BS200548 and are subject to the legislation of the Labuan Financial Services and Securities Act 2010

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