

# Advanced Strategy 6 - International Trusts & Wealth Structuring

Uncover effective methods to shield your wealth  
while maintaining your home and tax status.



## How to stay UK-based while legally moving your wealth offshore

There's a common misconception that "offshore planning" is something shady or illegal — the sort of thing people do to hide money.

That couldn't be further from the truth.

When it's done properly, offshore wealth structuring is completely legitimate, fully transparent, and one of the most powerful legal tools available to UK residents who want to protect their family wealth from inheritance tax (IHT), creditors, and unnecessary exposure.

And here's the key point — you don't have to become a non-domiciled expat to use it.

This strategy is designed for people who want to stay in the UK, but structure their assets overseas in a way that gives them more privacy, control, and long-term protection.

### What This Strategy Involves

International wealth structuring typically uses a combination of:

- **Trusts** – legal entities that hold assets for the benefit of others.
- **Holding companies** – often based in tax-efficient jurisdictions.
- **Specialist offshore administrators and trustees** – who manage the assets day to day.

It's different from "non-dom" planning because you remain fully UK resident. You still live here, pay UK tax on UK income, and keep your home — but the ownership of your assets shifts offshore, often to places like Jersey, Guernsey, the Isle of Man, or Malta.

Think of it as moving the container, not the contents.

Your money still works for you, but it sits in a structure that's harder for HMRC, creditors, or anyone else to touch.

## Why People Use This Strategy

There are five main reasons this kind of planning is so popular among wealthy families:

- ✓ Inheritance Tax Reduction – Properly structured, offshore trusts can remove assets from your UK estate entirely.
- ✓ Asset Protection – Protects against divorce claims, business disputes, or creditors.
- ✓ Privacy & Confidentiality – Offshore ownership isn't recorded publicly, unlike property or company shares in the UK.
- ✓ Flexibility – You can hold multi-currency accounts, global investments, and control how and when distributions are made.
- ✓ Succession Planning – Trustees can manage wealth transfer across generations without constant probate or legal intervention.

This is wealth planning on a global level — the way the ultra-wealthy have been doing it for decades.

## The Real Numbers

To give you an idea of how powerful this can be:

- A UK family with a **£10 million estate** sets up an international trust in Jersey.
- They move **£4 million** of investments and cash offshore.
- Those assets are now excluded from their UK estate.
- When they pass away, their heirs save **£1.6 million in inheritance tax** (£4 million x 40%).

Or a business owner who sells their company for £5 million might place the sale proceeds into a Guernsey trust. The trustees reinvest overseas — protecting the family's capital and keeping it outside HMRC's reach.

It's not unusual for the total cost of a structure like this to be £150,000–£250,000, but for estates worth £5–10 million, the savings often run into several million pounds.

## Who It's Right For

This type of planning makes the most sense if your estate is worth £2 million or more.

That's because the setup costs, annual administration fees (typically £5,000–£20,000), and professional oversight only make sense at that level.

If you're below that threshold, there are simpler — and cheaper — domestic solutions like trusts, family investment companies, or SPV/EIS investments that achieve much of the same outcome.



But for large, complex estates with global investments or property portfolios, international structuring is the top tier of planning.

### The Challenges and Risks

Of course, this isn't a "plug and play" strategy. It's complex and has to be done right.



If you get it wrong — for example, if the trust isn't drafted properly or your connections to the UK remain too strong — HMRC can treat the assets as still being part of your UK estate.

That's why this is one area where you must use experienced professionals.

Common challenges include:

- ✗ **Tax Residency Confusion** - Moving assets offshore doesn't mean you stop being UK resident. You'll still have reporting obligations to HMRC.
- ✗ **Legal Complexity** - Multi-jurisdictional structures require careful coordination between UK lawyers and offshore trustees.
- ✗ **Ongoing Costs** - Trustees, compliance, and legal updates all cost money each year.
- ✗ **Paperwork** - There's a lot of it, and you'll need to keep everything transparent and compliant.



But when it's executed properly, the long-term benefits far outweigh the initial complexity.

### Real-Life Examples

✔ Case 1: UK Family with £10m Estate  
Moved £4m into a Jersey trust.  
Excluded from IHT.  
Tax saved: £1.6m

✔ Case 2: Business Owner Exit  
Sold shares and placed proceeds in a Guernsey trust.  
Trustees reinvested overseas, protecting capital.

✔ Case 3: High Net Worth Couple  
Used a Malta structure to hold global assets.  
Kept their UK home, but 70% of their wealth now sits offshore and protected.

### A Word About Control

A common fear people have when they hear "trust" is that they'll lose control.

That's not true — at least, not if it's done properly.

You can still be a protector or appointor of your trust, meaning you retain oversight of how it's managed and who benefits.

You can decide the timing of distributions, the investment policy, and even request trustee changes if needed.

So, while the legal ownership moves offshore, the practical control remains with you — within the boundaries of the law.





### **My Take on This Strategy**

I like this one because it's elegant.

It doesn't involve loopholes or aggressive tax schemes. It simply repositions assets into better-protected, internationally recognised structures.

And, done with the right people, it gives you privacy, control, and intergenerational flexibility that UK law alone can't match.

It's the same strategy used by the world's wealthiest families — from European dynasties to global entrepreneurs — for a reason: it works.

I Can Help You Get Started



Over the years, I've met and worked with several specialist firms and trust companies in Jersey, Guernsey, and Malta that handle these structures for UK clients. These are the people who know exactly how to make it work — properly, legally, and efficiently.

If you'd like to explore whether an international structure could suit your situation, I can help you start that conversation and connect you with the right professionals. It's one of those areas where having the right introductions saves time, money, and headaches.

### **Final Thoughts**

International wealth structuring isn't for everyone — but for those with significant assets, it's often the single most effective way to protect your family's future.



You stay in the UK. You keep your home, your business, your lifestyle.

But your wealth works quietly and securely offshore, protected from unnecessary taxation and the constant shifting of UK financial rules.

It's about control with flexibility — and that's the theme that runs through all advanced IHT planning.

The ultra-wealthy do this as standard.

There's no reason you can't do the same — with the right help.

#### **Important Note**

I'm not a qualified tax expert, and I'm not FCA regulated. Nothing in this report — or in any of the videos or materials in the Market Insider IHT series — should be taken as personal tax advice.

Everything here is purely educational, based on what I've personally seen work for families who want to protect their legacy.

If you'd like regulated guidance, I can connect you with one of our FCA-approved IHT specialists or an international trust adviser who can help you structure your assets correctly.

This report — like all others in the Market Insider IHT series — is designed to educate, not advise.





## Advanced...

Discover the power of international trusts and wealth structuring in "Advanced Strategy 6," where UK residents can legally protect their assets offshore without losing their home or tax residency. This essential guide reveals how to navigate complex financial landscapes, reduce inheritance tax, and secure your family's wealth with privacy and control. Learn from real-life examples and expert insights to implement a sophisticated strategy that the ultra-wealthy have relied on for generations.

