



## Sovereign International Pension Services Newsletter



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It's a little-known fact: You can make just about any type of investment in your Individual Retirement

Account or other retirement plan, including investments around the world. Few people realize they have so many choices, because most IRA Custodians and plan administrators limit your investment horizon to traditional, plain-vanilla U.S. stocks, bonds, and mutual funds.

Sovereign International Pension Services can help you discover new horizons in your quest to protect and grow your hard-earned assets

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### The World is a Dangerous Place

Ecc 9:12 For man does not know his time. Like fish that are taken in an evil net, and like birds that are caught in a snare, so the children of man are snared at an evil time, when it suddenly falls upon them.

The World has become a very dangerous place and I feel certain you would agree with me. I'm very concerned about the current state of affairs. Let's put politics aside for the moment and not try and place blame on any particular person or party. That's not the purpose of this newsletter.

My goal is to talk about what you can and should do to be prepared. I'll get specific. The second half of this newsletter will specifically focus on available options once you've moved your retirement plan/IRA offshore.

Let's talk about the risk first. There are several types of risk you need to measure, evaluate and prepare for.

Market risk is the obvious one most people think about when evaluating their portfolio. I wrote an article last year in which I explained why I felt a major market correction was coming. Click on the link if you'd like to read the article and learn a little bit more about how you can evaluate the market and its potential risk.

### [June 2014 SIPS Newsletter](#)

You can diversify by owning different types of assets.

So far this probably sounds like your typical boring Wall Street presentation, but this is where my information will differ in a big way.

Keep in mind, most of Wall Street makes money when you buy and sell traditional investments like stocks, bonds and mutual funds. (Some money managers are not transaction based but instead charge a fixed rate for managing portfolios.) Typically these types of managers rarely if ever venture away from traditional investments.

I believe you need to diversify beyond these types of investments. Precious metals, and real estate are but some of the investments available for greater diversification.

### **Currency Diversification**

You need to protect yourself against currency devaluations, like we've recently seen in China, by diversifying what currencies your investments are denominated in. Political or terrorist acts can significantly impact the value of your investments. Theoretically you could own an investment where the relative local market price doesn't change but the currency's value goes down 25%. This still translates into a reduction in the value of your portfolio and your net worth.

I'm also a big believer in not holding all of your assets in one country. What if there is a terrorist attack that causes a major disruption in the financial markets or the banking system? Or the government could do something that seriously disrupts the financial/banking system or the rules, like devaluing the currency, changing the tax code or even confiscating gold or your retirement plan assets. As far-fetched as these ideas may sound to you, they've all been discussed by those in power in recent years.

Gary Scott was a pioneer in international investing and diversification. Gary always told his audiences that you should live in one country, bank in another, and invest in a 3rd. I'm a believer. It's the foundation of a great plan of protection. Fortunately it's become much easier to obtain global diversification now than it was 20 years ago when I started down this path.

What can you do with your IRA or Retirement Plan once it's been moved offshore? You might be surprised!

Contrary to what you've been told, you most certainly can take your IRA offshore. You can invest in anything that is not specifically prohibited by the IRS.

Here are some of the types of investments I've seen clients make offshore. This list is by no means all inclusive.

1. Foreign Bank Accounts. (According to the FBAR form, IRA's/Retirement plans are exempt from reporting a foreign bank account.)
2. Non-US trading platforms for the do it yourself stock trader.
3. Managed accounts in Switzerland, Denmark, Ireland, the Isle of Man, Britain and Canada.
4. Foreign real estate including raw land, rental property, and commercial property in Mexico, Costa Rica, Nicaragua, Panama, Belize, Ecuador, Roatan Honduras, and most of South America.
5. Precious metals held in Singapore, Hong Kong, London,

Switzerland, and Panama. (You can take your existing precious metals and have them physically shipped to an offshore depository)  
6. Alternative Investments like Reforestation Projects, Coffee plantations, Coconut plantations, Mango farms and Teak.

These are dangerous times. "Liberate Your IRA", while you still can.

Recently I've run into a number of clients with smaller retirement plans who are interested in holding precious metals. We've been able to negotiate a lower fee schedule to accommodate these clients. If you hold precious metals and your account value is less than \$10,000 the annual fee will only be \$250.

As always if you have additional questions or concerns please feel free to contact the office.

*"Liberate Your IRA"*

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If you have any questions or comments, please send them to [lgrossman@offshoreira.com](mailto:lgrossman@offshoreira.com)

Sincerely,



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