

# ATOM INTERNATIONAL TRUST

LUMP SUM  
CONTRIBUTION GUIDE

# ATOM INTERNATIONAL TRUST

If you have come into a lump sum either through inheritance, work bonus, sale of property or simply saved up a significant amount, have you thought how you could make that money work for you and make it go further?

We have structured a simple and effective solution that meets the modern day needs of our clients. This brochure will outline how a lump sum invested via ATOM international trust Instrument could be of benefit in helping you to safeguard your funds and generate wealth. Speak to your financial advisor to help you understand the features of our offering.



# ABOUT ATOM

The ATOM Group is licenced to operate under two main arms: ATOM Trustees Ltd, and ATOM Corporate Services Ltd. The ATOM Group focuses on providing the following services to its clients: trustee services, fiduciary services and administration of private foundations.

As a professional trustee, ATOM adheres to the standards required under the Trusts and Trustees Act, related legislation and best practice within the industry. ATOM's specialist services include the following areas:

Ongoing administration, financial accounting and tailored reporting.



Formation and administration of trust companies.



Acting as council members of foundations.



Provision of corporate trustees.



Deceased estate administration.



Estate planning and inheritance.



Asset protection.



Real estate.



Tax planning.



## FUND SERVICES

ATOM provides fund formation assistance services and "substance" which includes governance, company secretarial and compliance services. Through its collaboration with a larger international network, ATOM provides fund accounting, financial reporting and investor services.

## CORPORATE SERVICES

With over twenty years' experience in the corporate sector, the ATOM team focuses on assisting international clients who utilise Malta as a base for their commercial activity. The services offered by ATOM span from company formation and administration (including the provision of Personal and Corporate Directors as well as a Company Secretary), redomiciliation, establishment of a branch, legal and banking support, as well as accounting services. Company set up includes "plain" vanilla holding and trading structures to more complex structures such as SPVs and entities which perform a licensable activity. ATOM's corporate branch also offers marine and aviation services.

## PRIVATE CLIENT SERVICES

ATOM's private clients range from entrepreneurial individuals to large families who have earned their wealth over a number of generations. Private client services include real estate, financial services and tax planning, as well as assistance with applications for citizenship and Visas.

## AVIATION

Malta's regulatory framework applicable in the context of aviation, including mortgages over aircrafts is intended to establish Malta as a hive of international aviation activity. Malta aims to be a cost-effective but sophisticated and reliable European jurisdiction for aircraft registrations. As an EU Member State, Malta is also a Member State of the European Aviation Safety Agency (EASA), and of the International Civil Aviation Organisation (ICAO).

As such, the Malta registration marks emblazoned on an aircraft lend substantial credibility to that aircraft and its owner/operator. ATOM relies on the highest level of technical and legal support that is available locally and abroad, enabling it to provide the best possible tailor-made solutions to its clients.

## YACHTING

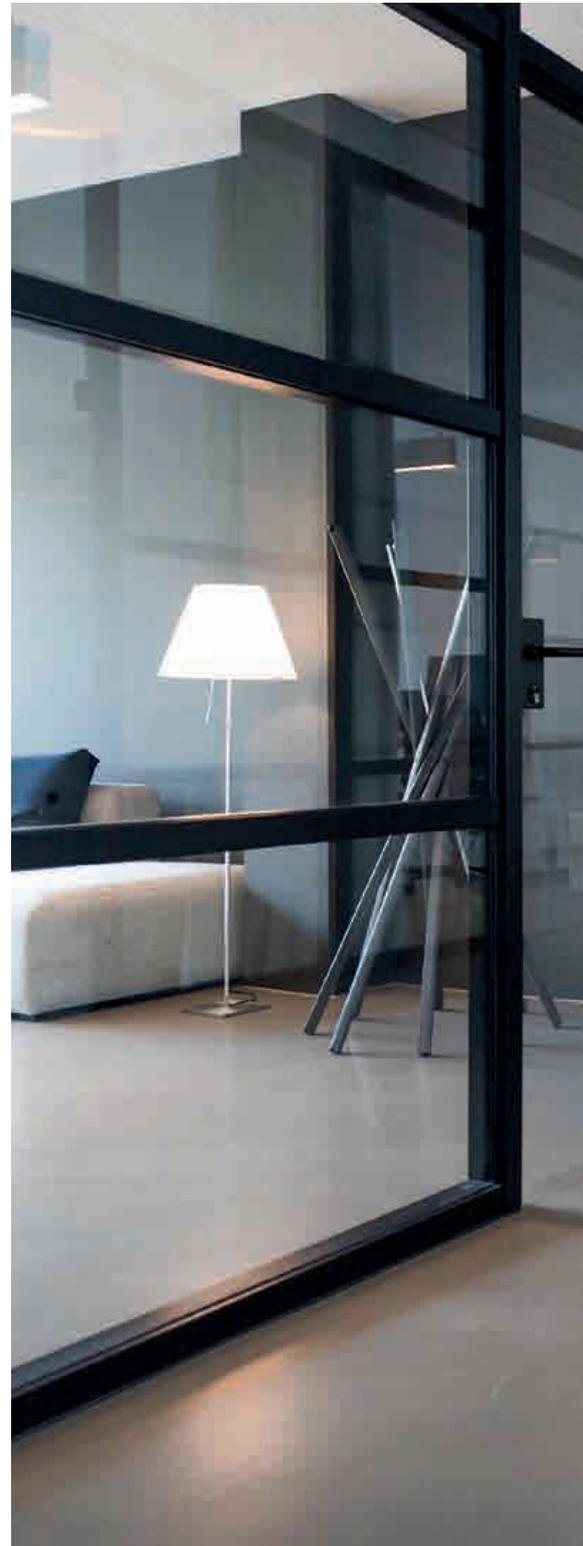
Yachts may be registered under the Malta Flag regardless as to whether they are ultimately intended for private or commercial use. Any citizen of Malta or of the European Union (EU) and any company registered in Malta or in an EU Member State may register a yacht under the Malta flag. A non-EU citizen cannot, accordingly, procure the registration of a yacht in Malta directly. However, any such non-EU citizen would be entitled to set up a company in Malta to hold and register the relevant yacht under the Malta flag.

ATOM regularly advises its clients on the sale and or acquisition of yachts, registration of mortgages, yacht importation, asset financing, VAT and crew-related matters. For further info visit [www.atomfs.com.mt](http://www.atomfs.com.mt)



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# **THE DECISIONS YOU MAKE TODAY WILL DETERMINE HOW YOU LIVE YOUR LIFE TOMORROW**

## **WHY CHOOSE ATOM INTERNATIONAL TRUST?**

Trust structures are the world's most widely used vehicles for holding assets of any type. In fact, it is estimated that half of the independent wealth worldwide is held in a trust structure.

# FEATURES AT A GLANCE

# A PORTABLE FINTECH SOLUTION

Choose Trust Currency:  
US Dollar, Pound  
Sterling, Euro, and  
Swiss Franc.



Nominate any  
number of  
beneficiaries.



Protect your wealth with  
Atom's Trust instrument.



An efficient vehicle  
to grow your wealth.



Leave a legacy for  
your loved ones.



Add additional  
lump sum top up  
contributions throughout  
lifetime of the Trust.



View your portfolio  
any time, anywhere.



Use our trust instrument  
for effective succession  
planning.



Free portfolio  
switches.



# BENEFITS OF A TRUST DOMICILED IN MALTA



## **HIGHLY REGULATED & SECURE EU JURISDICTION**

The assets are managed in a highly regulated environment. Therefore, both the settlor and beneficiaries can have peace of mind that their assets are secure and well protected.

## **AVOIDANCE OF PROBATE PLANNING**

Avoidance of delays and expenses relating to probate planning in order to pass assets to your Beneficiaries.

## **FLEXIBILITY**

A Trust allows for flexibility and the ATOM trust deed has been drafted to allow for this flexibility. The type of Trust is a Discretionary trust which means that ATOM as the trustee will administer the assets held within the Trust in the best interests of the Settlor and Beneficiaries and always in accordance with the instructions of the Settlor at the point of establishment of the Trust. Assets are distributed under the guidance of the Settlor's wishes. The Settlor's wishes can be changed efficiently throughout the lifetime of the Trust.

## **PROTECTION OF CAPITAL**

A Trust will ensure that the assets held within it are distributed only to the persons the Settlor intended to, i.e. the beneficiaries. The assets held within the Trust are protected from bankruptcy, business risk, creditors and divorce proceedings.

## **'GROSS ROLL-UP'**

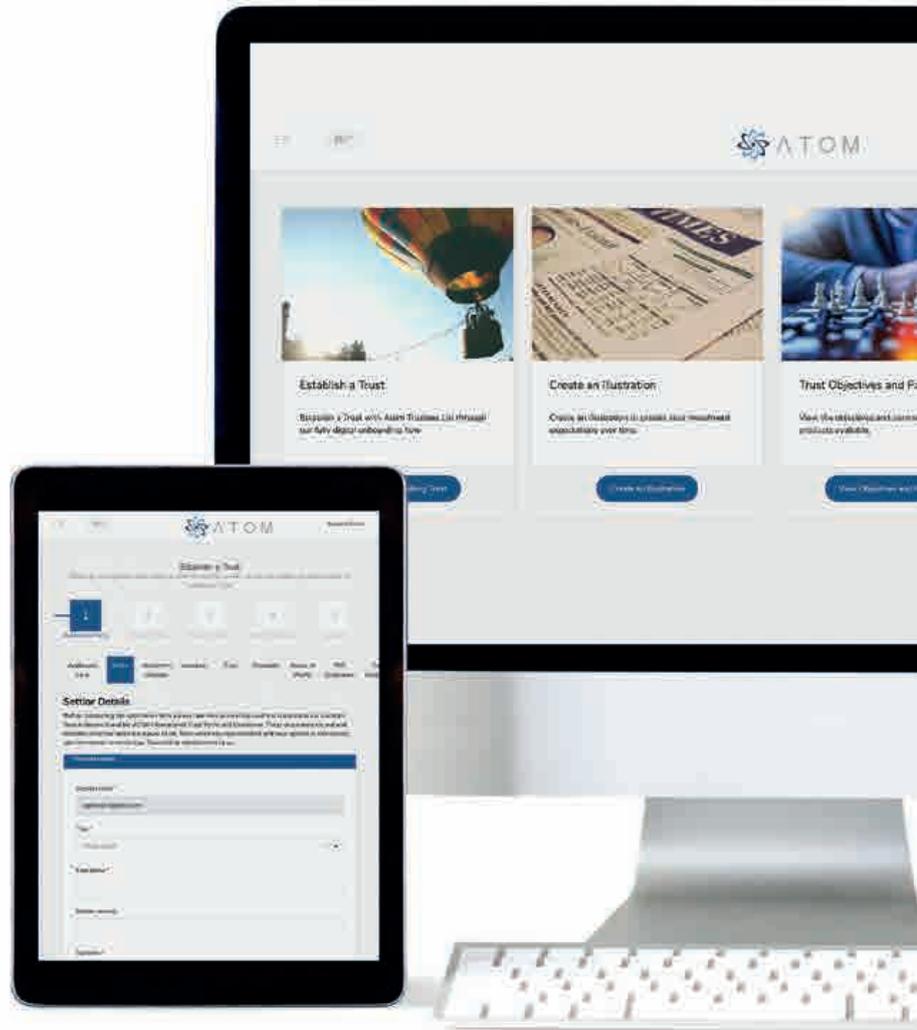
Benefit from 'Gross Roll-up' which means that the Trust Fund can achieve higher growth when compared to an onshore setup as funds grow free of Maltese tax deductions. No Maltese withholding tax on contributions/settlements for non-Maltese residents. No Maltese withholding tax on gains for non-Maltese residents.

## **CONFIDENTIALITY**

A Trust does not need to be registered. Therefore, the Settlor/client does not need to be openly connected to it.

# YOUR SEAMLESS FINTECH SOLUTION

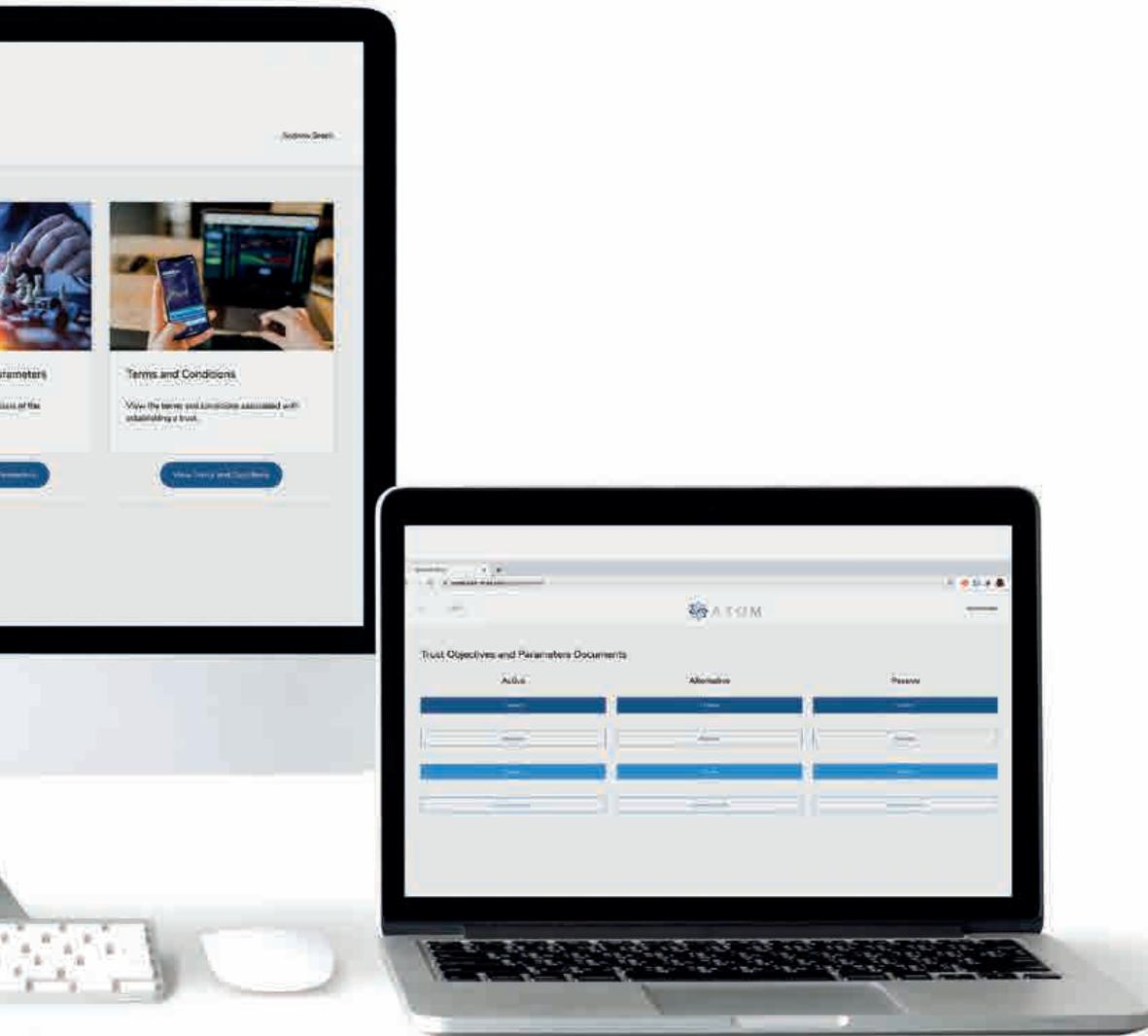
At ATOM we understand that our clients expect a seamless application process. We have designed our application as a "one-stop" app whereby a client can go through the application journey with their own mobile device or computer. Gone are the days of cumbersome and time consuming form filling. Our service is seamless and the most efficient of its kind on the market.



<https://portal.atom-trust.com>

# VIEW YOUR PORTFOLIO ANYTIME, ANYWHERE

Our app provides constant real-time access to the performance of investments and an in-depth breakdown of the underlying assets within the investment management strategy. Access is provided within seven days from the establishment of the Trust.



**THERE ARE  
ALWAYS  
OPPORTUNITIES  
YOU DON'T  
NECESSARILY  
SEE.**

Your financial situation is unique to you and may vary at various points in your life.

Get professional advice from your IFA to discuss your needs in relation to your personal financial situation.



# COULD YOUR MONEY BE WORKING HARDER?

Make your money work for you with the added benefit and security that the funds are held in Trust.

Remember though, investing in the stock market exposes you to associated risks. Speak with your financial adviser to discuss your attitude to risk and how it may affect you.

Register on our portal <https://portal.atom-trust.com> and create an illustration to view the potential growth your funds can achieve.

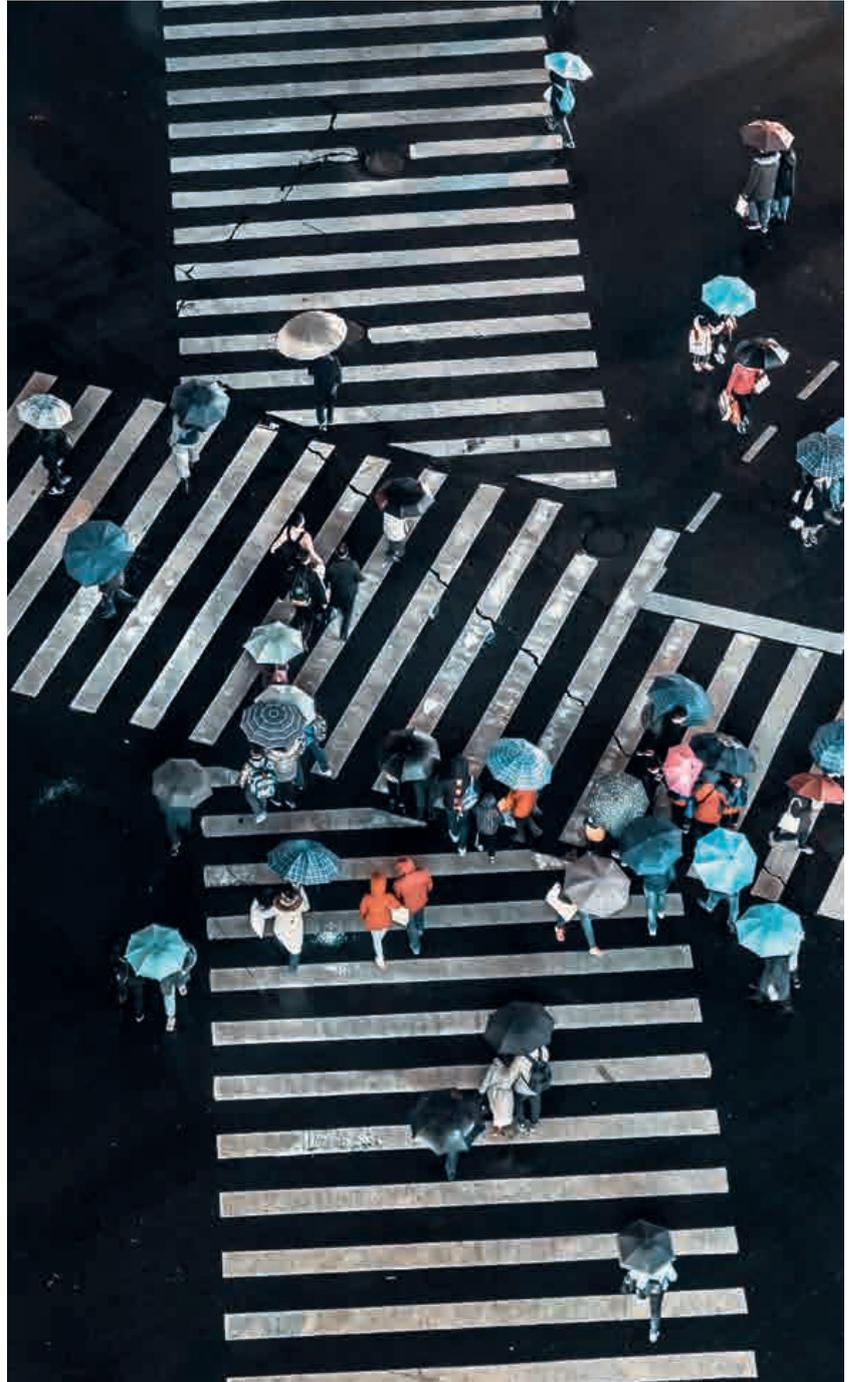


**CHOOSE  
YOUR  
EXPERT  
TO GROW  
YOUR  
WEALTH**

In today's fast paced world and with events that cause market volatility, it is very difficult and time consuming to monitor your investments for the impact of these changes. Let your chosen Investment Manager do the work for you by growing your investment within the risk parameters and style of your choosing.

To help you choose investment options which best match your approach to risk, ATOM has produced an information guide on the investment style options available. This information guide is called "Trust Objective and Parameters" and will provide an indication to the Investment Manager of your wishes in this respect.

ATOM will work with world class Investment Managers with proven track record and regulated in their respective jurisdiction.



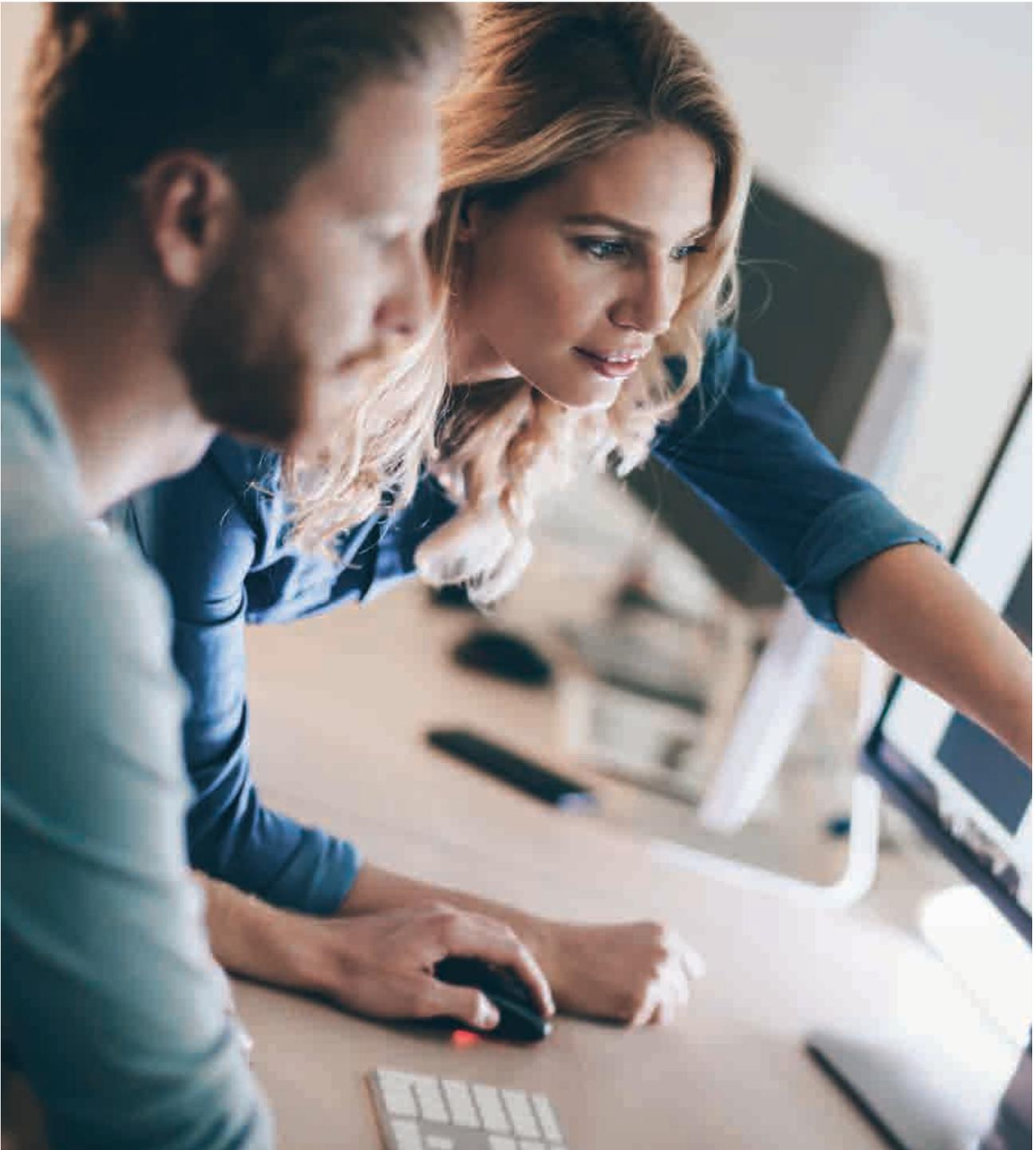
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## RISKS

The value of your investments within the Trust Fund is subject to investment risk and market fluctuation. Past performance does not guarantee a future return as investments may go up as well as down. Speak with your financial adviser to discuss your attitude to risk.

# FOCUS ON LONG TERM

The longer you leave the funds to mature uninterrupted the greater the chance you will benefit from the positive effects of compounding and accumulate more wealth.



# SPECIFY YOUR DESIRED PARAMETERS

CHOOSE FROM ANY OF THESE 4 CURRENCIES:



GBP



USD



EUR



CHF

## INVEST WITH THESE MINIMUM AMOUNTS

GBP	USD	EUR	CHF
£10,000	\$10,000	€10,000	F10,000

## ADDITIONAL MINIMUM TOP UPS

GBP	USD	EUR	CHF
£5,000	\$5,000	€5,000	₣5,000

# CHOOSE YOUR ATTITUDE TO RISK



CAUTIOUS



BALANCED



GROWTH



DYNAMIC GROWTH

# CHOOSE YOUR PREFERRED STYLE

ACTIVE



PASSIVE



ALTERNATIVE



**SPEAK TO YOUR FINANCIAL ADVISOR  
FOR GUIDANCE ON YOUR PREFERRED  
RISK AND STYLE.**

# PLAN AHEAD, SECURE THE FUTURE

Choose how you wish the trust fund to be distributed by utilising the Letter of Wishes to distribute your trust fund assets.

Effective succession planning through ATOM International Trust will give you peace of mind that your money is safeguarded within an efficient instrument geared to grow and protect your funds.



A close-up photograph of a person in a blue suit jacket and white shirt, holding a silver pen and writing on a document. The person's hands are the central focus, with the pen held in a tripod grip. The background is blurred, showing more of the suit and a hint of a window or light source. The text is overlaid on the left side of the image.

**“SOMEONE  
IS SITTING IN  
THE SHADE  
TODAY BECAUSE  
SOMEONE  
PLANTED A TREE  
A LONG TIME  
AGO.”**

**- WARREN BUFFET**

# LETTER OF WISHES

The Letter of Wishes ('LoW') is an important planning tool and is intended for you as the settlor to express your wish to allocate part of your trust fund to your chosen beneficiary/ies. Within the application, you will be asked to fill in a LoW with the details of your desired beneficiary/ies.

## AS A SETTLOR YOU CAN:

**ALLOCATE UP TO A MAXIMUM OF 90% OF THE TRUST FUND TO YOURSELF AND THE REMAINING 10% TO YOUR CHOSEN BENEFICIARY/IES AT THE END OF THE TRUST PERIOD.**

**YOU CAN DELEGATE THE RESPONSIBILITY TO YOUR SPOUSE OR PARTNER TO CREATE THE INSTRUCTIONS OF THE LETTER OF WISHES, UPON YOUR DEATH.**

**YOU CAN DEFINE THE BENEFICIARY/IES AND DISTRIBUTION RULES OF THE TRUST FOLLOWING THE END OF THE TRUST PERIOD.**

**YOU CAN DEFINE THE BENEFICIARY/IES AND DISTRIBUTION RULES OF THE TRUST FOLLOWING YOUR DEATH.**

ATOM Trustees will distribute the trust fund as per your instructions in the Letter of Wishes upon termination of the trust.

We appreciate that circumstances can change and understand that you may need to change your beneficiary/ies. The LoW can be amended throughout the lifetime of your trust.

# HOW ARE THE ASSETS ALLOCATED?

**LUMP SUM SETTLEMENTS ARE INVESTED INTO TRUST UNITS. THESE ARE CLASSIFIED INTO TWO TYPES: INITIAL AND ACCUMULATION UNITS.**

This means your investment is used to buy units into the funds. The value of your trust fund is then linked to the units within the funds.

## INITIAL UNITS

Initial Units are reserved to meet the cost of the Establishment Fee. Initial Units are purchased to cover the establishment fee detailed in the fees section.

By year 5, all of the Initial Units would have been deducted.

If you terminate your trust before year 5, you will lose any remaining Initial Units.

## ACCUMULATION UNITS

Accumulation Units represent the encashment value of the Trust Fund net of the Establishment Fee. The value of the Initial and Accumulation Units is equal and is updated every business day by the Investment Manager.



# WHAT ARE THE LUMP SUM SETTLEMENT TRUST FEES?

## ESTABLISHMENT FEE

1.25% p.a for the first five years. This fee drops to ZERO thereafter.

## ANNUAL SERVICING FEE

This fee is applied throughout the lifetime of the trust and is deducted monthly at 0.08334% from the Accumulation Units.



# WHAT ARE THE INVESTMENT MANAGER'S FEES?

The Investment Manager's fees may vary from one provider to another. For further details please view your chosen strategies portfolio and discuss with your consultant the most suitable option for your needs.

ATOM shall not deduct the Investment Manager's charges directly but these will be reflected in the value of the fund units. The value and breakdown of the funds will be visible within the application 24/7.





**“THE JOURNEY  
OF A THOUSAND  
MILES BEGINS  
WITH A SINGLE  
STEP.”**

- LAO TSU

# ELIGIBILITY AND APPLICATION PROCESS

ATOM International Trust is not available to:

- Applicants who are less than 18 years of age.
- Resident and non resident US tax payers.
- Resident and non resident Canadian tax payers.
- Resident and non resident French tax payers.

When you have read the ATOM International Trust document and Terms and Conditions and are satisfied that ATOM International Trust is a suitable service for you, you can start the process by completing our tailor made online application. Your financial adviser will guide you through the application process and help you assess this service's suitability for you.

ATOM Trustees limited is an institution with regulatory obligations. You must supply us with information needed to comply with tax reporting and with AML and counter terrorism financing.

The Terms and Conditions set out the rules that govern your Trust. Your financial adviser will provide you with a copy or you can request a copy from us.

## AN END TO END PAPERLESS PROCESS



ATOM Trustees Ltd is authorised and regulated by the Malta Financial Services Authority (MFSA) to operate as a trustee, fiduciary and administrator of private foundations, as well as a retirement scheme administrator to provide the administration of pension schemes in Malta.

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