



CREATING AND MANAGING WEALTH



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01

About us

KNG International Advisors





KNG

International Advisors

About us

- We are a group of Independent Financial Advisors that help people and companies to build and manage their wealth globally.
- We are a British managed company with 20+ years of experience and over 120 IFAs around LATAM servicing locals and expats.
- We work as a totally independent brokerage firm for over 100 investment banks, investment platforms, insurance companies and fund managers which means we give unbiased advice and personalized recommendations to the final user after carrying out a full factfind to establish risk profile, savings and investment capacity and establishing feasible financial objectives for the medium to long term.



KING

International Advisors

About us

- We build and tailor financial and investment plans to satisfy our clients needs and capabilities.
- Access to over 50,000 exclusive mutual funds and Alternative Investment funds worldwide. These can include medium term fixed income paying instruments to long term growth investments over many asset classes.
- We carry out an in-depth due diligence and competitive analysis of investment funds and investment instruments in order to offer a best-of-breed. For investment funds this means a 1, 3, 5 and 10 history outperforming the indexes and attain top quartile position in their respective categories.



Some of the Companies that we Work With

Investment Platforms Desde \$10,000 USD	Savings –Investment Plans Desde \$250 USD mensual	Investment Fund Managers Desde \$10,000 USD	Asset Managers Desde \$100,000 USD	International Bank Accounts USD / EUR / GBP
   	   	                             	 	 



Service

We provide an ongoing service as your Financial Advisor

- All our senior advisers are qualified by the Chartered Insurance Institute of Great Britain.
- We offer a personal and confidential service that aides our clients to set out their financial goals and priorities using the international financial markets.
- Regular service meetings to revise the investment plans without fees.
- All our clients' capital is invested directly with the financial institution we recommend, not with us.
- We offer a better wealth development opportunity by giving you access to the world's best investment funds on its category.





Service

We provide an ongoing service as your Financial Advisor

- Higher protection over your assets through DIVERSIFICATION and AAA or AA rated financial institutions
- Better chance to earn higher returns by using the worlds top performing investment funds and managers.



Security

Take advantage of the highest levels of Government Protection over your wealth:

- Investment Accounts available in over 10 hard currencies and now Cryptocurrencies
- All investment accounts and platforms are managed in segregated accounts to ensure the highest level of investor protection.
- We only use jurisdictions with the highest credit ratings from A to AAA by S&P & Moody's and strongest most stable financial institutions.
- 100% Confidentiality
- Tax efficiency with the option of Gross Roll Up





“We tailor personal financial packages to minimize your tax exposure to capital growth”

Find out more about the tax benefits of our financial services & products



Tax benefits of another financial alternatives

✗ Caribbean

- Tax Free but NO Government Protection for Investments

✗ USA

- No tax benefits and no protection for investment accounts

*100% transparency between IRS and Hacienda with FATCA tax agreement between Mexico and USA since 2012. FDIC does NOT protect investment accounts only CDs up to \$250,000 USD

✗ Mexico

- Heavy tax on investments, minor tax relief for retirement plans but unrealistic conditions to fully take advantage of. No investors protection. Devaluing currency.

Article 151 – tax deductible up to 10% of annual income or 5 minimum salaries (\$146,037 pesos - 2017) annually. **However, withdrawals are charged at 20% tax before the age of 65 / Article 185** – deductible up to \$152,000 pesos annually, however any withdrawals are taxed prior to 60 years of age / **Article 93** - tax free growth providing your plan is 5 years or over and you are 60 +



02

Financial Services and Products

KNG International Advisors



Products & Services

FINANCIAL



Wealth creation and management

- International Retirement Plans
- International Kids Education Funds
- Investment Portfolio Management
- International debit accounts (USD, EUR, GBP)

Financial protection

- International Medical Insurance
- International Life Insurance
- International Trusts



03

Building a Nest Egg for **YOUR** Future

KNG International Advisors





Creating your plan

How much should you save for retirement?

The answer depends on 3 factors:

1. The age that you start saving
2. Your desired lifestyle for retirement
3. Your saving capability for the long term



Building a Nest Egg



Compound interest

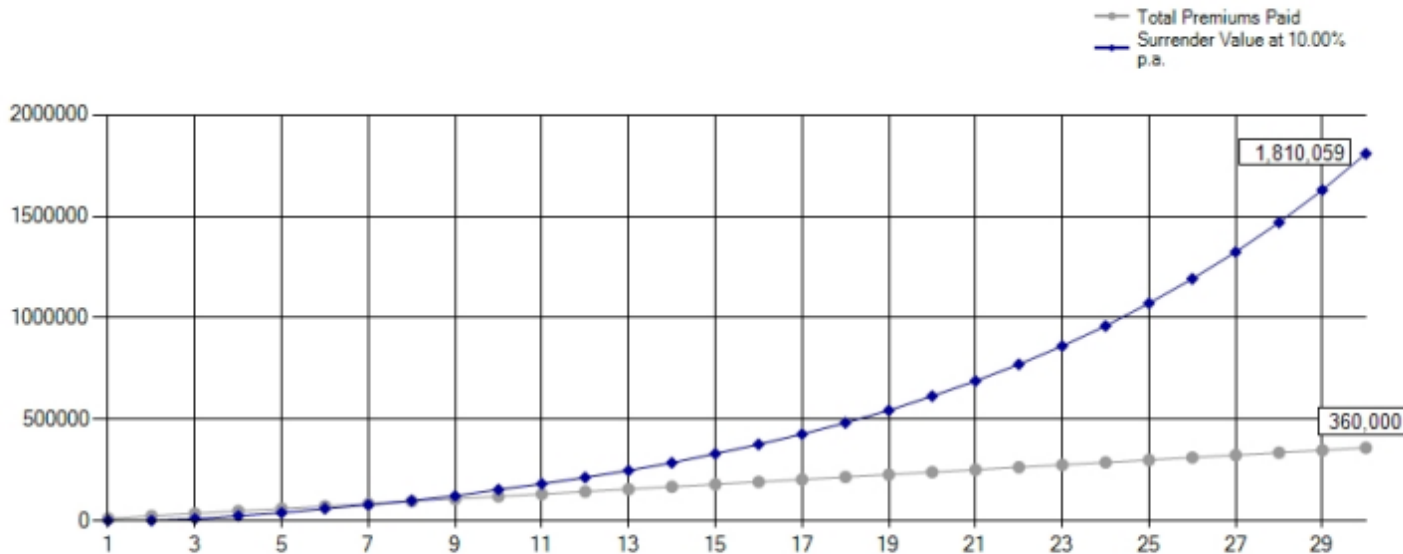
The quicker you start and the more you save, the bigger your future income will be.

Monthly Saving	Years of Saving	Projected Investment Value with 8% annualized return	Life long Annual income (withdraw 6% as an income and keep back 2% to cover inflation)
\$500 USD	20	\$286,469 USD	\$17,188 USD
\$500 USD	25	\$457,643 USD	\$27,318 USD
\$500 USD	30	\$709,152 USD	\$42,549 USD
\$1000 USD	20	\$572,939 USD	\$34,376 USD
\$1000 USD	25	\$915,286 USD	\$54,917 USD
\$1000 USD	30	\$1,418,308 USD	\$85,098 USD

The power of Compound Interest over the long term

Building a Nest Egg

Fund Graph



Notes

1. The Fund Graph above shows Projected Values assuming a growth rate of 10.00% p.a.
 2. The assumptions and notes contained on the illustration also apply to the above fund graph.
- E.g., Saving \$1,000 USD a month over 30 years in a balanced investment portfolio with an annualized 10% return tax free.
 - Maintaining your regular savings maximizes the growth potential allowing your fund to almost double every 5 years providing you have a tax-free return.



With Compound Interest consistently reinvesting your returns over the long term:

**The quicker you start
and the more you save...**

the bigger your future income will be.



Building a Nest Egg



Compound interest

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Compound interest

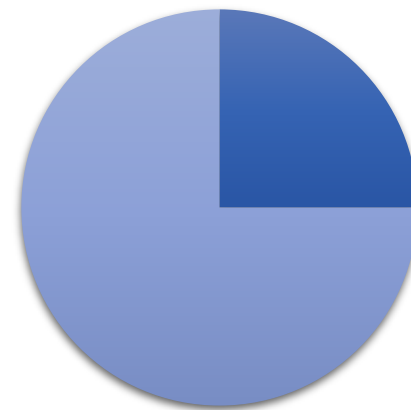
The quicker you start and the more you save, the bigger your future income will be.

To ensure that your income in retirement is inflation protected each year you must reinvest that percentage back into the fund:

For example:

With an 8% annual growth 2% covers inflation whilst 6% is your annual income. If you want \$100,000 USD per year you will need a fund of: \$1,667,000 USD

- **Take an annual income of 6% from the funds value.**
- Calculate YOUR retirement fund GOAL.....



- Reinvest 2% to cover inflation
- Withdraw 6% as your regular annual income





The HUGE Cost of Delay

“What very few people actually consider”

If your goal is to achieve \$1,000,000 USD for retirement...

**The longer you wait
the MORE it will cost you!**

**Don't wait until you pay off your house before starting a much bigger goal:
your financial independency! Does your house cost \$1,000,000 USD???**

The HUGE Cost of Delay



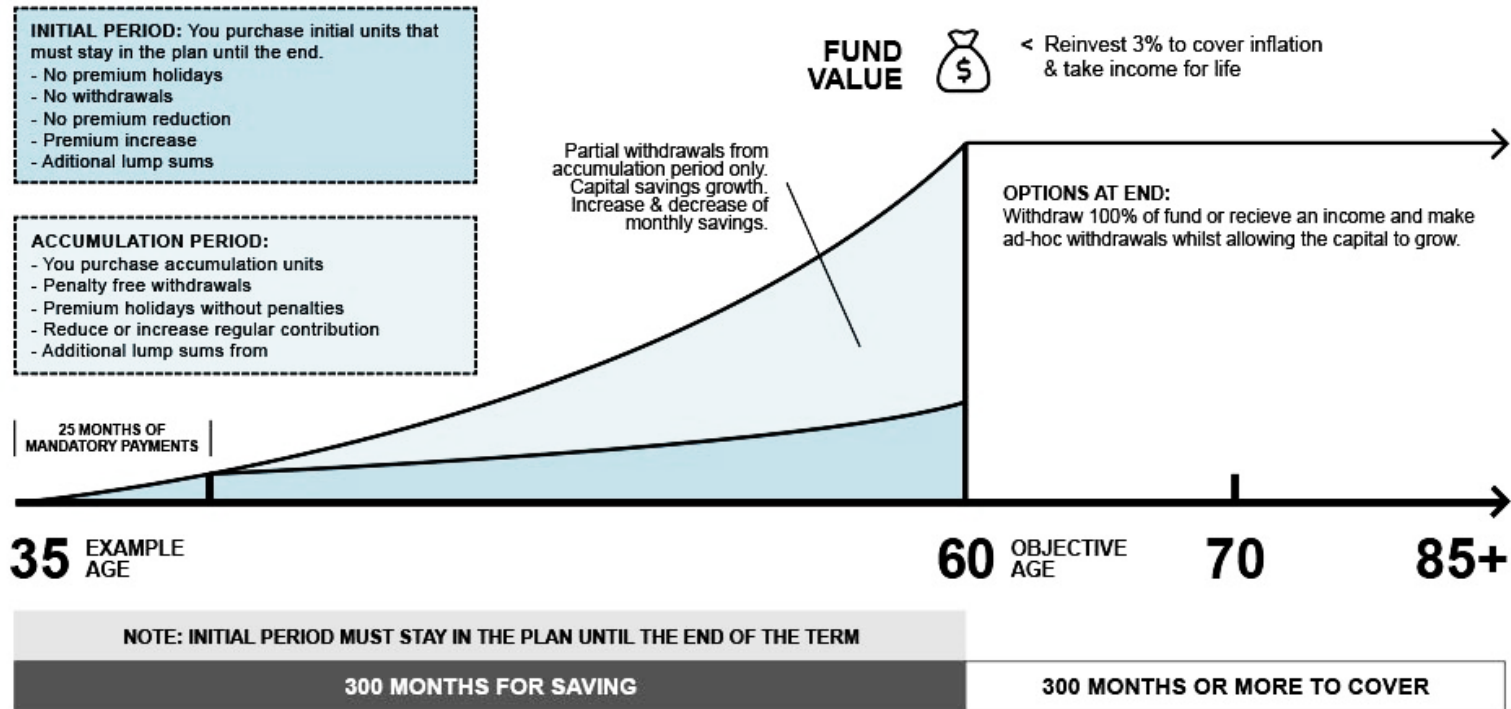
What very few people consider...

Monthly Saving Required at 8% p.a growth	Number of years to hit your goal	Total Investment from your pocket	Extra Cost due to you DELAYING
\$308 USD	40	\$147,840 USD	
\$464 USD	35	\$194,880 USD	31.8% más
\$705 USD	30	\$253,800 USD	71.6% más
\$1,092 USD	25	\$327,600 USD	121.5% más
\$1,745 USD	20	\$418,800 USD	183.2% más
\$2,941 USD	15	\$529,380 USD	258% más

How a long-term saving/investment plan works

Example of a 35-year-old saving to retire at 60

CHARACTERISTICS OF A SAVING / INVESTMENT LONG TERM PLAN



Your savings go into your chosen investment funds according to your risk profile (over 200 funds to choose from). You can re-direct/and switch funds without cost.



04

Examples of our clients

KNG International Advisors





Example 1



Retirement plan

Retirement Objective

- A 35-year-old hotel manager is looking to retire at the age of 60. His goal is to receive a monthly income equivalent to \$ 3,500 USD but in real terms.
- **With an average inflation at 3% p.a.** this is the equivalent of receiving a monthly income of about \$ 7,000 USD in 25 years.
- He must save **\$ 1,530 USD a month for 25 years** into his Retirement Fund assuming an 8% annualized return.
- This saving with compound growth will build a fund worth around **\$1,400,000 USD** when he turns **60 years**.

Retirement plan

Calculation

Example 1

- This calculation assumes an annual growth of 8% in an international diversified portfolio (stocks, bonds and gold) in USD growing tax free.
- This fund will provide financial independency for life at the desired standard of living.





Example 2

Saving for our Children's Further Education

How much will it cost?

- A 42-year-old hotel executive has two children, one 5-year-old and one 3-year-old . She is concerned about the financial burden of paying their university fees when she is 55 and has found an option that allows her to save for this very purpose.
- A 5-year university degree today in an average university in **USA** costs at least \$ **80,000 USD**.
- **Average annual inflation on university fees is around 6%** (much higher than economic inflation due to high demand and low supply of places).



Calculation and contributions

Saving for our Children's Further Education

Educational Fund

- Starting an education savings trust by saving \$634 USD a month for the 5-year-old and \$564 USD a month for the 3-year-old will build a fund in 13 years of \$170,634 USD and another fund of \$191,724 USD in 15 years which will cover the future education of his children.
- The growth of his capital over the long term will cover a sizable part of the end goal.



05

Example of an investment portfolio

KNG International Advisors



Investment portfolio

Internacional investment funds risk/reward scale

Conservative Funds	Moderate Risk Funds	Dynamic Funds
<p>Invest in:</p> <p>Government & Corp Bonds, Money Markets, Fixed Interests, Income and Guaranteed Capital funds.</p> <p>Target Annualized Returns of 1% to 5% over 5 years or more with low volatility in the short term.</p>	<p>Invest in:</p> <p>Global Equities, Emerging Market Bonds, Property, Alternative investments, Structured Income Notes.</p> <p>Target Annualized Returns of 6% to 9% over a 5 year plus term with moderate volatility in short term.</p>	<p>Invest in:</p> <p>Sector Specific Equities, Emerging Market Equities, Managed Futures and Commodities.</p> <p>Target Annualized Returns 9% - 15%+ over 5 years with high volatility in short term.</p>

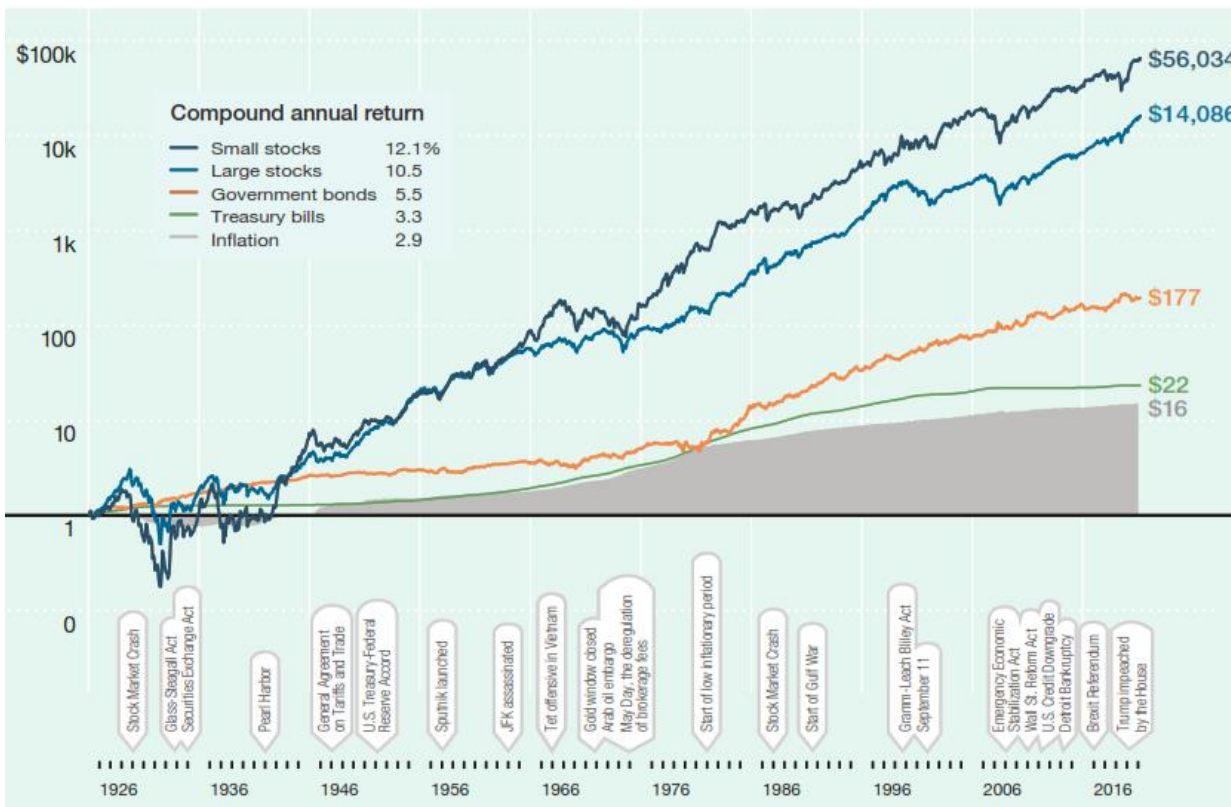
Asset Allocation Recommendation: A mix of 3-5 Asset Classes in order to balance your investment portfolio.



Investment portfolio

REAL investors think in DECADES not in QUARTERS

Ibbotson S&P Stocks, Bonds, Bills & Inflation 1926 - 2021



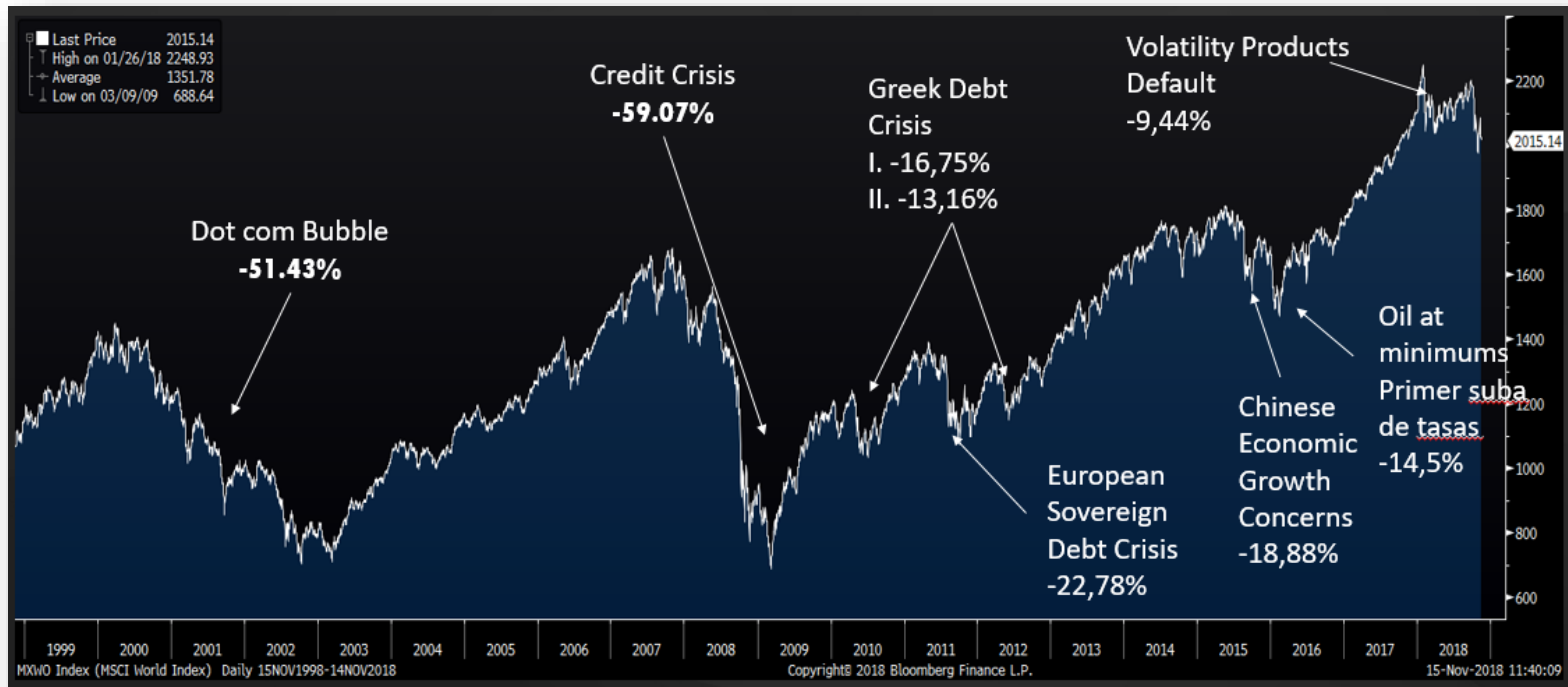
Always focusing on the Medium to Long Term

- Performance of the different asset classes from 1926 to 2021.
- Annualized performance of small and large capitalization stocks above an annualized 10%.
- Sovereign fixed income annualized performance is 5.5%.



Investment portfolio

REAL investors think in DECADES not in QUARTERS



Market Corrections over the last 20 years emphasize the importance of taking a long-term view to investing



Investment portfolio

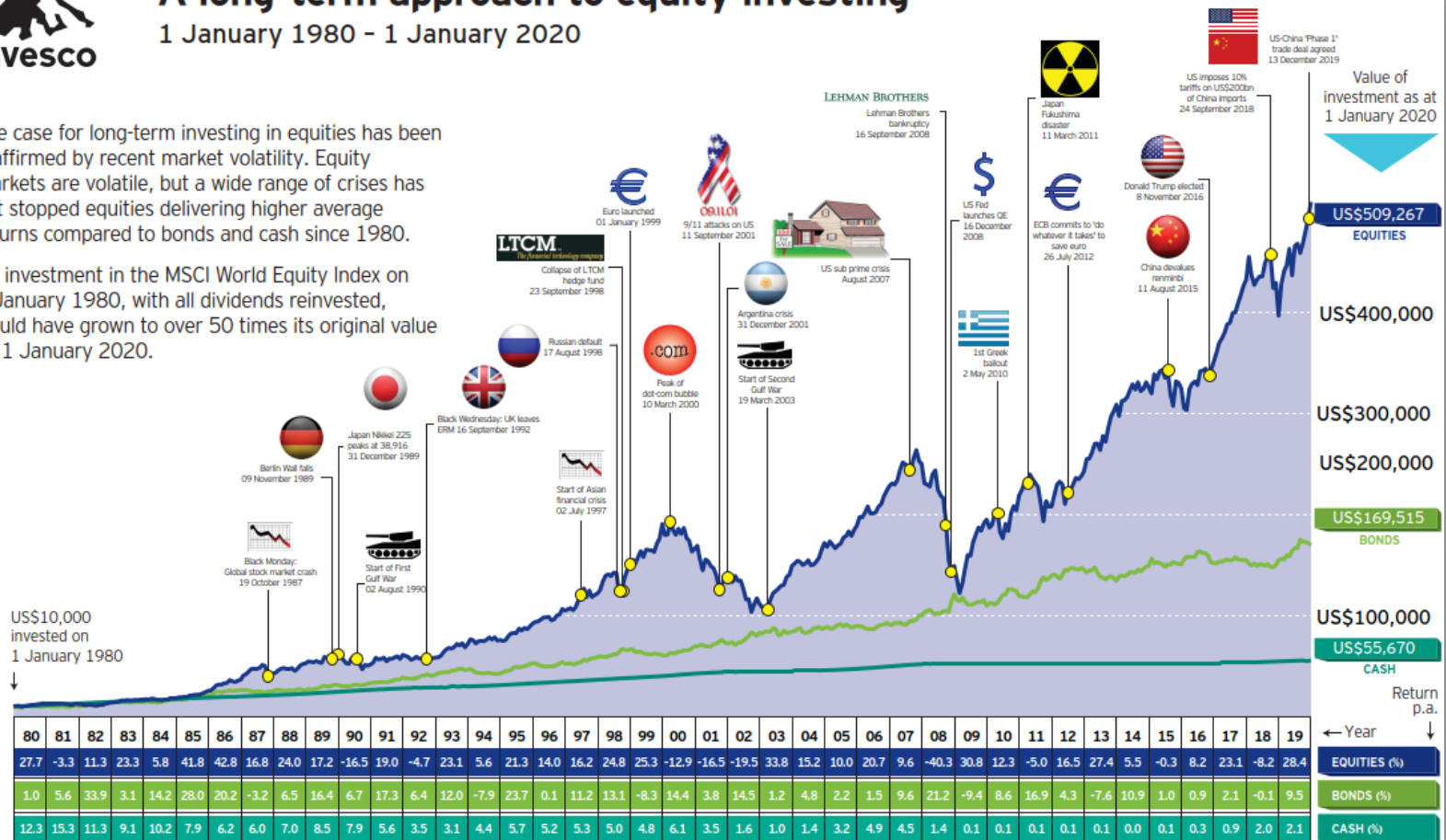


A long-term approach to equity investing

1 January 1980 - 1 January 2020

The case for long-term investing in equities has been reaffirmed by recent market volatility. Equity markets are volatile, but a wide range of crises has not stopped equities delivering higher average returns compared to bonds and cash since 1980.

An investment in the MSCI World Equity Index on 1 January 1980, with all dividends reinvested, would have grown to over 50 times its original value by 1 January 2020.





Inversión Personal

The Rule #1 when you design your International Investment Portfolios:



Diversify

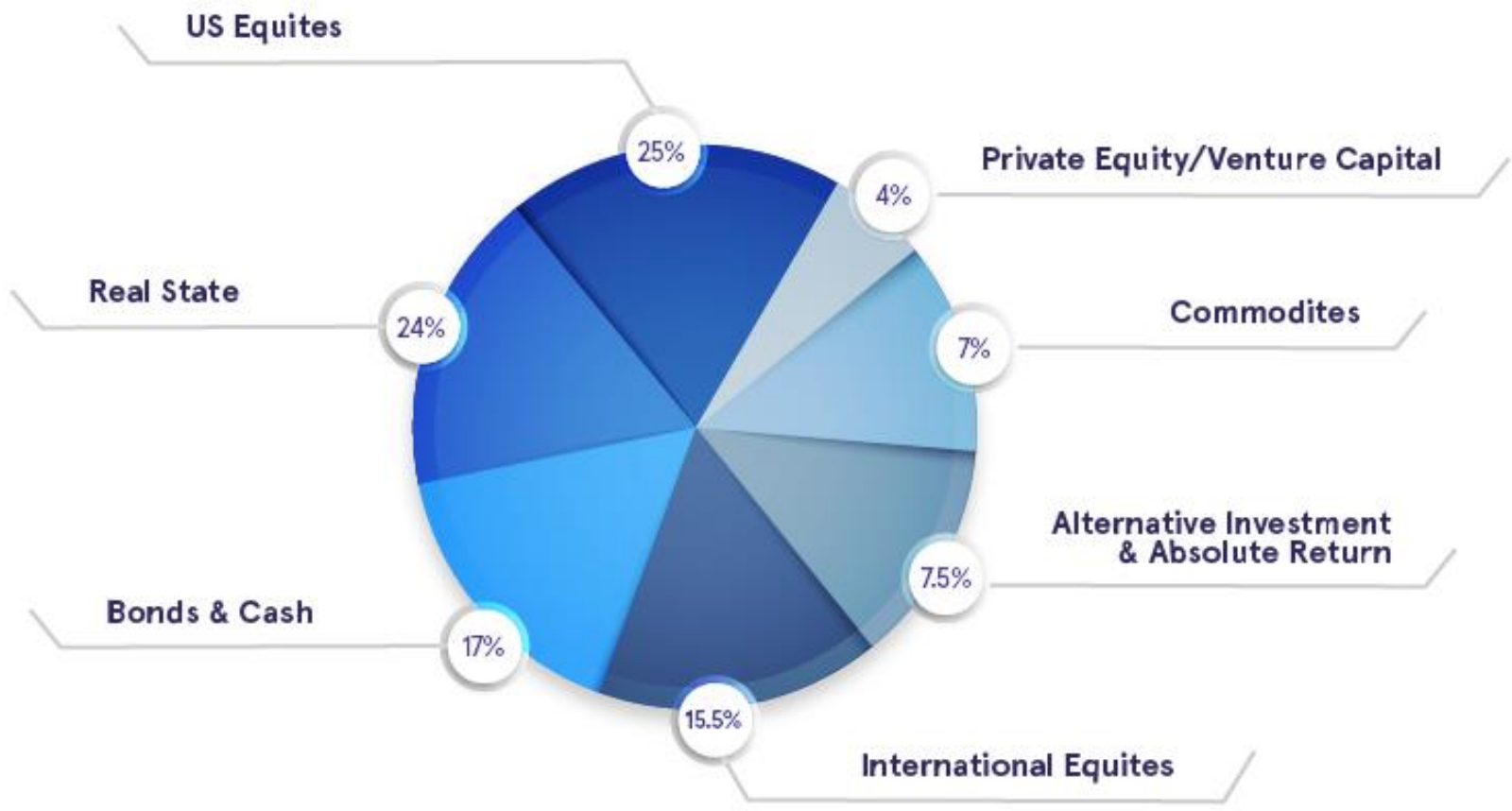
Diversify

Diversify

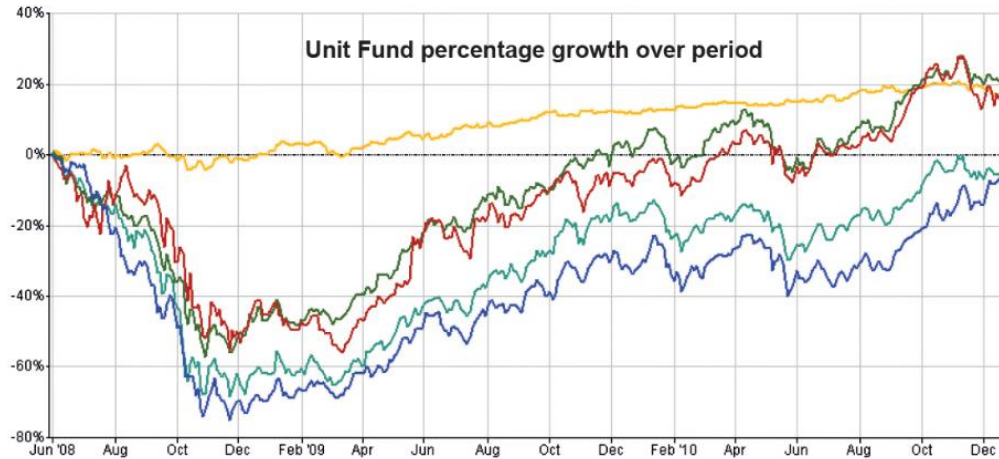
Harvard University & Their Asset Allocation



Large-scale institutions such as Harvard University and Yale together with pension Funds are recognized for their diversification amongst non-correlated asset classes.



Investment portfolio



Source: Financial Express - Gross Return Bid-Bid line chart (from 30 May 2008 to 31 Dec 2010) from UK Offshore Insurance universe. Rebased in US Dollars

Example of an investment portfolio

Making Long Term Returns in Volatile Market Conditions with a fixed regular Saving = Dollar Cost Averaging.

	Activo	Retorno Total (Aportaciones Regulares)	Retorno Total (Una sola aportación)
JF India	Equity	USD 4,816.48	USD 3,866.80
First State China Growth	Equity	USD 4,598.56	USD 3,790.60
BlackRock Latin America	Equity	USD 4,849.60	USD 3,118.35
JP Morgan Natural Resources	Equity	USD 5,577.16	USD 3,128.45
US Fixed Interest	Fixed Interest	USD 3,477.11	USD 3,751.34

An aerial, grayscale photograph of London, England, showing the River Thames, the Tower Bridge, and the City of London skyline. The image is used as a background for the slide.

06

Contact Details & Social Networks

KNG International Advisors





Follow US on the Social Media

 @kngadvisors

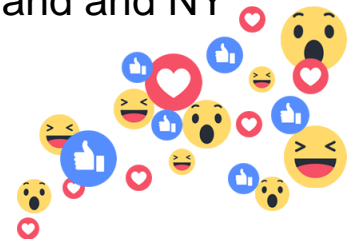
 @kngadvisors

 @kng-international-advisors



By following us you will have access to:

- Weekly reports with the most relevant information from the international financial markets
- Notifications of global investment opportunities
- Notifications of high-yield corporate bond interest coupon payments
- International Personal Financial Planning tips
- Webinars with international fund and wealth managers from London, Switzerland and NY





Contact Us

Take the Next Step

Book Your Free Appointment

For more information, fund details and performance, customized saving projections and financial planning advice please contact:

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- Ciudad de México
- Monterrey
- Mérida
- Querétaro
- San Luis Potosí

Costa Rica

- San José

Colombia

- Bogotá
- Medellín

Africa

- Zambia

Caribbean Islands

- Trinidad & Tobago

Panama

Ecuador

- Quito
- Guayaquil

Chile

- Santiago
- Puerto Vara

Peru

- Lima
- Cusco
- Puno
- Arequipa