

1. What is the investment?

- **Off-plan 5 Star Fully Furnished Freehold Caribbean Property at 25–50% below market value.**



What do I get in return for my investment?

- Ownership of a 5 Star fully furnished Caribbean Property.
- Guaranteed increase in property value of £5,000 every 3 months until completion (£20,000 p.a.).
- Full independent valuation of property when building is complete.
- Fully refurbished every 5 – 7 years at no cost to the investor (*fixtures, fittings & electrics*).
- Managed holiday booking system for your property.
- 10% guaranteed return on the original off-plan purchase price for first 2 years from start of trading.
- From year 3 after starting to trade, and each year thereafter you get 50% of the property revenues.
Example:
 - If the property is full for 85% of the year = 310 days
 - And the rental is approx. £240 per night (*it is usually more than this*)
 - Then 50% of the annual income from the property = £37,200.
 - This income will be year on year for as long as you keep the property.
- 30 days FREE use of the property per year (*does not apply to investors using SIPP finance*)
- The property can be sold by the investor at any time to realise the capital appreciation which can be done through the development company.

Where are the developments I can invest in currently?

- Barbados
- St. Lucia
- Dominican Republic (*2 Resorts*)
- St. Vincent & The Grenadines – Buccament Bay Resort
(*trading since Oct 2010 and being successfully promoted by Expedia, Kuoni, Hotels.com, SAGA, Virgin and many others*)

What can I invest with?

- Personal money – such as ISA, Savings, etc.
- Pension – via a SIPP (***Self Invested Personal Pension***)
(*We can organise for a SIPP for you which will give you complete control over you pension and what it is invested in.*)
- Other – i.e. Re-mortgage
(*The development company will pay the interest on any loan/re-mortgage each month until the property is finished
We can show you how this works*)

What is the minimum investment?

- 30% deposit of the off-plan value of the property.
(*This is currently approx. £50,000 – min. property value approx. £165,000 – subject to change as properties are sold*)
- There is a £1000 reservation fee.
- The balance of the 30% deposit is due 45 days from reservation, less your £1000 reservation fee.
- Nothing else to pay until completion, but your property will increase by £5,000 every 3 months from the start of your investment.

2. What is the investment?

- SCS Farmland

What do I get in return for my investment?



5 Year Plan (percentages are confirmed)

Year	% Return p.a.	£ Return
1	9%	£1080
2	9%	£1080
3	10%	£1200
4	11%	£1320
5	12%	£1440
Bonus	15% of investment value	£1800
Original Investment	-	£12000
Total Returns	-	£19920
Return =	66%	£7920

10 Year Plan (percentages are confirmed)

Year	% Return p.a.	£ Return
1 & 2	10%	£2400
3 & 4	11%	£2640
5 & 6	12%	£2880
7 & 8	13%	£3120
9 & 10	14%	£3360
Bonus	40% of investment value	£4800
Original Investment	-	£12000
Total Returns	-	£31200
Return =	160%	£19200

What can I invest with?

- Personal money – such as ISA, Savings, etc.
- Pension – via a SIPP (*Self Invested Personal Pension*)
(We can organise for a SIPP for you which will give you complete control over you pension and what it is invested in.)

What is the minimum investment?

- £12,000



3. What is the investment?

- **Bio Fuel Renewable Energy**

What do I get in return for my investment?

5 Year Plan (percentages are confirmed)

Year	% Return	£ Return
1	5%	£500
2	10%	£1000
3	13%	£1300
4	15%	£1500
5	17%	£1700
Bonus	20% of investment value	£2000
Original Investment	-	£10000
Total Returns	-	£18000
Return =	80%	£8000

What can I invest with?

- Personal money – such as ISA, Savings, etc.
- Pension – via a SIPP (**Self Invested Personal Pension**)
(We can organise for a SIPP for you which will give you complete control over you pension and what it is invested in.)

What is the minimum investment?

- £10,000

4. What is the investment?

- **GOLD**



What do I get in return for my investment?

Here are some of the key reasons why gold is a great alternative to cash:

- No minimum investment level. Investments can start from as little as £1000.
- Liquid investment. Gold can be bought and sold one coin or one bar at a time, so you can build up your holding over time and you can realise some cash when you need to without having to sell the entire investment.
- Flexible investment. You are not locked in for a period of time and can sell your gold at any time you choose.
- Higher returns. Gold holds out the prospect of much higher returns than cash on deposit at a bank.
- Security. Physical gold is a directly owned, tangible asset – unlike the danger of the bank going bust.

The bottom line is that gold is money, and gold is the safest kind of money because its not tied to a specific country or currency.

What can I invest with?

- Personal money – such as ISA, Savings, etc.
- Pension – via a SIPP (*Self Invested Personal Pension*)
(We can organise for a SIPP for you which will give you complete control over you pension and what it is invested in.)

What is the minimum investment?

- £1,000

Tax Efficiency

Whilst not Sippable, there are huge tax advantages of investing in gold coins, while collectible and a great heirloom, they are also VAT, income tax, and capital gains tax FREE.

SIPP clients can invest in gold bullion, where it is invested in a tax free environment.

For more information about any or all of these superb investments, give me a call today.

I will make an appointment with you to come out and explain fully what its all about.

There is no cost for me coming out and you are under no obligation to invest.

I will introduce all the options open to you – and the rest is up to you.

Gary Lee - 01942 207427
info@garylee.net



Real life example of a teacher who was recently helped.

- Female Deputy Head Teacher
 - 58 years old
 - 34 years service
 - Current salary approx. £38,500
 - She wants to retire as a Deputy Head and just teach for 2 days per week
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After seeing a pension advisor he advised her to take her pension annuity and work 2 days per week as she wanted to do. The advisor wrote to the pension fund and they said that she could have:

- £50,491 tax free cash lump sum
 - £16,830 p.a. income
 - If she died her spouse would receive an income of just £4,847 p.a.
(this would normally be 50% of her annuity income but this was drastically reduced because she had a break in service to have children)
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She then spoke to an Alternative Investment Introducer – an agent for Tailor Made like ourselves:

After writing to the pension fund they got a cash equivalent transfer value of £386,499.

This was transferred to a SIPP to give her control over it and any investments

Following the transfer to a SIPP and after being introduced to the various investment opportunities, she decided (with guidance) the investments and she now gets the following:

- 25% lump sum - £96,625 tax free cash lump sum
- Of the remaining funds (£289,874), approx. £160,000 was invested by Tailor Made on her instruction, in to specific property in the Caribbean,
 - from which she receives 10% of her £160,000 investment as an annual income - £16,000 for the first 2 years,
 - then 50% of the rental income of the property = approx. £37,230 p.a. thereafter. *(based on 85% occupancy (310 nights) at £240 per night)*
 - Plus she owns the asset of the property which continues to increase in value.
- **If she dies her spouse would now either get:**
 - 45% of the fund value - £157,500 *(55% goes to the tax man)*
 - OR, he could keep the SIPP and the property investment going and receive the same annual income as she did.
 - If he dies the children have the same options as him – 45% or keep the investment going