

Intergenerational Offshore Wealth Management and Banking with IFB Bank

Why Anjouan is the **Jurisdictional Accretion Point** for
Global Trusts, Holdings, and Legacy Structures



IFB Bank | International Finance Bank

License: LI149/IFB | Anjouan, Comoros

CONFIDENTIAL: For Qualified High Net Worth Individuals and Family Offices Only



Executive Summary

Presentation Objectives

- Introduce IFB Bank's comprehensive offshore wealth management platform
- Demonstrate Anjouan's strategic advantages as a jurisdiction for global asset structures
- Highlight intergenerational wealth preservation strategies for HNWI/UHNWI clients

Anjouan's Competitive Advantages

- **Robust Privacy:** Banking secrecy laws protect client information at the legislative level
- **Judicial Sovereignty:** No automatic recognition of foreign court judgments
- **Regulatory Efficiency:** Business-friendly framework with streamlined licensing procedures

IFB Bank Value Proposition

- **Established Expertise:** Operating since 2004 with License L1149/IFB
- **Integrated Solutions:** Comprehensive wealth structures including trusts, holdings, and family offices
- **Global Perspective:** International network of financial and legal professionals
- **Compliant Innovation:** Modern financial solutions within robust regulatory frameworks

"In today's complex global financial landscape, strategic jurisdiction selection is the cornerstone of effective wealth preservation."

— IFB Bank Wealth Management Division

IFB Bank Overview

Established Excellence in Offshore Banking Since 2004

Institutional Credentials

- License: L1149/IFB (since October 2004)
- Regulated by Anjouan Offshore Finance Authority (AOFA)
- Class B International Banking License
- Globally recognized correspondent relationships

Our Guiding Principles

IFB Bank operates on a foundation of absolute discretion, regulatory compliance, and individualized service for exclusive clientele.

-  Unwavering Confidentiality
-  Regulatory Excellence
-  Client-Centered Approach

Comprehensive Services for HNWI & UHNWI Clients

Private Banking

- Multi-currency accounts
- Secure international transfers
- Privileged lending arrangements

Wealth Management

- Bespoke investment strategies
- Alternative investment access
- Strategic portfolio diversification

Trust & Corporate Services

- Trust formation & administration
- Holding company structures
- Family office coordination

Asset Protection

- Jurisdictional diversification
- Wealth preservation structures
- Succession planning solutions

IFB Bank combines the exclusivity of a boutique institution with the capabilities of a global financial platform—strategically positioned to serve clients seeking sophisticated offshore solutions.

Anjouan Jurisdiction Advantages

The Strategic Foundation for Intergenerational Wealth Structures

The Anjouan Advantage

Located within the Union of Comoros in the Indian Ocean, Anjouan has emerged as a premier financial center offering exceptional benefits to sophisticated wealth management structures.



Strategic Location

Situated at the crossroads of Africa, the Middle East, and Asia, offering access to emerging markets while maintaining political neutrality.



Sovereign Jurisdiction

Independent legal system with a dual framework combining common law principles with Islamic legal traditions.

Key Jurisdictional Benefits

📈 Favorable Tax Environment

- Zero corporate tax on international income
- No capital gains or withholding taxes
- No inheritance or wealth taxes
- No automatic exchange agreements under CRS

⚙️ Rapid Setup & Efficiency

- Expedited incorporation within 2-3 business days
- Streamlined licensing procedures
- Minimal bureaucratic hurdles
- Single regulator for multiple financial services

📁 Business-Friendly Regulation

- Pragmatic regulatory oversight by AOFA
- Minimized compliance burden for legitimate structures
- Autonomy from international regulatory pressures
- Strong legal protection of business interests

🛡️ Political & Economic Stability

- Consistent political environment since 2001
- Autonomous regional government
- Strong stance on financial confidentiality
- No history of asset seizures or expropriations

The Anjouan Offshore Finance Authority (AOFA) Regulatory Framework

A Sophisticated Regulatory Architecture Designed for Global Financial Integration

AOFA Mandate

The Anjouan Offshore Finance Authority serves as the central regulatory body for all financial institutions operating within Anjouan's jurisdiction.

- Principal financial regulator since 2004
- Independent governance structure
- International standards alignment
- Risk-based regulatory approach

Core Regulatory Functions

Licensing Framework

- Class A, B, and specialized banking licenses
- Trust and corporate service provider certification
- Investment manager authorization
- Rapid but thorough application processing

AML/CFT Standards

- Risk-based AML protocols
- Comprehensive KYC requirements
- Suspicious transaction monitoring
- Enforcement with appropriate discretion

Guiding Regulatory Philosophy

AOFA balances comprehensive oversight with business-enabling flexibility that has attracted sophisticated financial institutions worldwide.

-  Security Without Suffocation
-  Adaptive Collaboration
-  Global Standards, Local Advantage

Fintech Oversight

- Cryptocurrency exchange regulation
- Digital asset custody frameworks
- Payment service provider licensing
- Regulatory sandbox for innovations

Private Banking Regulations

- Tiered capital adequacy requirements
- Client confidentiality protections
- Robust but efficient reporting
- International wealth management provisions

Banking Secrecy & Privacy Laws

Comoros' Robust Legal Framework for Financial Confidentiality

Legislative Pillars of Financial Privacy



Statutory Banking Secrecy

Banking confidentiality is enshrined in Comoros national law, making it a criminal offense to disclose client information without explicit authorization. Penalties include substantial fines and potential imprisonment for violations.



Data Protection Framework

The 2019 Personal Data Protection Law provides comprehensive safeguards for all personal and financial information, requiring explicit consent for any data transfer and establishing strict protocols for data handling.



Constitutional Privacy Protection

Article 27 of the Comoros Constitution explicitly protects privacy and confidentiality of communications, providing foundational legal protection that extends to financial matters.

Strategic Privacy Protections



Protection from Foreign Court Orders

- No automatic recognition of foreign civil judgments
- Foreign litigation must be re-filed locally with substantial bond
- Limited treaty obligations regarding financial information
- Courts rarely grant disclosure or seizure requests

This creates a powerful jurisdictional shield against external litigation attempts to access client assets or information.

Operational Privacy Safeguards



Bank employees face personal liability for breaches



Non-disclosure agreements with criminal penalties



Advanced digital security protocols required by law

Class B International Banking License Benefits

Unlocking Global Financial Opportunities in Anjouan

Class B License

The Anjouan Class B International Banking License is the cornerstone of offshore banking operations, providing a comprehensive framework for global financial services.

Key Distinctions

- Full-service offshore banking capabilities
- Unrestricted ability to serve non-resident clients
- Freedom from local deposit requirements
- Rapid approval process (45-60 days)

Regulatory Framework

Anjouan Offshore Finance Authority (AOFA)

Strategic Advantages for HNWI & UHNWI Clients

Global Client Base

- Serve clients from any jurisdiction globally
- No geographical restrictions on operations
- Multi-currency account capabilities
- Remote onboarding procedures

Market Access

- Connection to global payment networks
- Access to international capital markets
- Correspondent banking relationships
- Cross-border investment facilitation

Asset Protection

- Insulation from foreign civil judgments
- Protection from forced repatriation orders
- Enhanced client confidentiality framework
- Separation from domestic legal vulnerabilities

Cost Advantages

- Lower capital requirements (\$2M vs \$10M+)
- Competitive licensing fees
- Reduced operational overhead
- Efficient compliance cost structure

Intergenerational Wealth Transfer Strategies

Best-in-class multijurisdictional approaches for long-term wealth preservation

The Control vs. Ownership Paradigm

The ultra-wealthy prioritize strategic control over direct ownership—separating wealth from personal legal vulnerabilities while maintaining decision-making authority.

✓ Traditional Ownership

- Direct exposure to litigation
- Subject to forced heirship laws
- Vulnerable to creditor claims
- Complex inheritance taxation

➔ Strategic Control Model

- Legal separation from assets
- Bypass inheritance constraints
- Court-proven asset protection
- Optimized taxation structure

Cross-Border Strategic Structures

⚖️ Cook Islands Trusts

The gold standard for asset protection with court-proven effectiveness.

- Two-year fraudulent transfer statute
- Beyond-reasonable-doubt litigation standard
- Non-recognition of foreign judgments
- Automatic duress provisions

🏠 Foundations & Stiftungen

Civil-law hybrid entities offering unique succession advantages.

- Ownerless legal entities
- Multi-generational governance
- Enhanced privacy protections
- Flexible beneficiary frameworks

Key Protection Mechanisms



Litigation Shield



Privacy Barriers



Integrated Legal Structures

Trust Structures & Asset Protection

Sophisticated Legal Frameworks for Global Wealth Preservation

Trust Typology & Selection

- **International Asset Protection Trusts:** Foreign-domiciled trusts specifically designed to protect assets from creditors
- **Irrevocable Trusts:** Legal arrangements where assets exit the grantor's estate permanently
- **Hybrid Structures:** Trust/LLC combinations offering dual-layer protection
- **Foundation Hybrids:** Civil law structures with trust-like benefits

Trust Efficacy Factors

The effectiveness of an asset protection trust hinges on several critical jurisdictional factors:

 **Stringent Burden of Proof Requirements**

 **Short Statute of Limitations**

Legal Barriers to Forced Repatriation: Proven Cases

FTC v. Affordable Media (1999)

U.S. defendants sued for \$37M in investment fraud. Despite court orders, Cook Islands trustee refused to repatriate funds.

Outcome: Defendants retained substantial assets; plaintiffs settled for fraction of claims.

U.S. Real Estate Mogul (2023)

Developer placed equity in 14 apartment buildings in Cook Islands trust/LLC structure. \$12M lawsuit triggered trustee control switch.

Outcome: \$370,000 insurance settlement; buildings preserved.

Anjouan Banking & Trust Synergy

Jurisdictional Complementarity

- Anjouan banking accounts held by offshore trusts create dual-layer protection
- AOFA regulatory framework respects trust autonomy
- Trust distributions through Anjouan banking system maintain privacy

Strategic Implementation

- Trust assets directed to Anjouan-domiciled accounts
- Trust governance separated from banking jurisdiction
- No automatic information exchange with primary jurisdictions

Family Office Integration

Orchestrating Wealth Preservation Across Generations

Family Office Structures

Single Family Office

- Exclusive service for one family
- Complete privacy & control
- Dedicated team of specialists
- Tailored investment mandates

Multi-Family Office

- Shared resources & expertise
- Cost efficiency through scale
- Broader investment access
- Peer network advantages

Legacy Planning

- Structured succession framework for multi-generational wealth
- Values-based governance documents and family constitutions
- Education programs for next-generation family members
- Dynamic estate planning with regular stress-testing
- Integration with Anjouan-based trusts and holding structures

Service Consolidation

Family offices provide centralized oversight across diverse wealth preservation activities:



Trust Management

Coordinated administration across multiple jurisdictions



Investment Oversight

Unified portfolio strategy with global perspective



Philanthropic Activities

Structured giving with measurable impact



Regulatory Compliance

Comprehensive reporting across borders

Multi-Generational Governance

Family Council Structure

Formalized decision-making body with clear representation across family branches

Communication Protocols

Regular family assemblies, transparent reporting, and conflict resolution mechanisms

Tax Optimization Strategies

Legal structures to minimize tax exposure while ensuring regulatory compliance

Strategic Framework

Anjouan-based structures enable sophisticated and legally compliant tax efficiency through strategic positioning in favorable jurisdictions while maintaining rigorous compliance.

Core Principles



Legal Compliance

All strategies operate within legal frameworks



Jurisdictional Planning

Strategic use of treaty networks



Privacy Protection

Within reporting requirements

Regulatory Compliance



FATCA Reporting

Full compliance with US reporting requirements



CRS Standards

OECD Common Reporting Standard protocols



Beneficial Ownership

Cross-Border Tax Optimization Vehicles



Holding Company Structures

- Strategic dividend routing
- Reduced withholding tax exposure
- Capital gains optimization
- IP licensing and royalty planning



Income Structuring

- Foreign-earned income optimization
- Investment income routing
- Tax treaty utilization
- Timing of income recognition



Trust & Foundation Solutions

- Estate tax mitigation
- Inheritance planning
- Asset segregation from personal estates
- Generation-skipping arrangements



Banking & Finance Vehicles

- Tax-efficient financing structures
- Interest payment optimization
- Investment portfolio structuring
- Family banking arrangements

IMPORTANT: IFB Bank structures are designed for legal tax optimization, not tax evasion. All arrangements maintain full regulatory compliance while maximizing efficiency.

Case Studies & Success Stories

Real-World Examples of Successful Wealth Preservation Strategies



Cook Islands Trust Protection

CHALLENGE

U.S. Real Estate Developer faced \$12M litigation from aggressive creditor threatening to seize apartment building portfolio.

STRATEGY

- ✓ Established Cook Islands Trust
- ✓ Transferred equity in 14 buildings
- ✓ Foreign trustee beyond U.S. court reach

OUTCOME

🛡️ **\$11.63M saved** – Plaintiff settled for \$370K (insurance covered)



LLC Control Switch Strategy

CHALLENGE

Cardiologist lost \$12M malpractice lawsuit; U.S. court ordered repatriation of overseas assets.

STRATEGY

- ✓ Swiss brokerage account owned by offshore LLC
- ✓ LLC management transferred to Cook Islands trustee
- ✓ Client legally unable to comply with repatriation order

OUTCOME

🛡️ **100% assets preserved** – Plaintiff couldn't afford Swiss litigation



Banking Privacy Strategy

CHALLENGE

African mining executive faced litigation over land rights threatening recent deal profits of \$14M.

STRATEGY

- ✓ Comoros account under Cook Islands control
- ✓ No treaty recognition with plaintiff's jurisdiction
- ✓ Strict banking secrecy laws protected identity

OUTCOME

🛡️ **\$14M secured** – Funds remained untouchable and undiscoverable



Key Insight: Layered Protection Strategy

The most effective wealth preservation combines multiple jurisdictions and structures: trust formation in Cook Islands, LLC ownership structure in Switzerland, and banking privacy in Comoros.

Global Comparison of Jurisdictions

How Anjouan Measures Against Premier Global Financial Centers

Jurisdiction	Enforcement Barriers	Setup & Maintenance Cost	Privacy Protection	Regulatory Speed	Global Reputation
 Anjouan, Comoros	★★★★★ No recognition of foreign judgments without local relitigation	★★★★★ Highly competitive, ~80% lower than Swiss equivalents	★★★★★ Banking secrecy criminally protected at legislative level	★★★★★ 1-3 weeks for complete structure establishment	★★★★★ Growing recognition as legitimate financial center
 Switzerland	★★★★★ Strong barriers but increasing international pressure	★★★★★ Very high establishment & maintenance costs	★★★★★ Article 47 protection but eroding under CRS/FATCA	★★★★★ Extensive KYC/AML extends timeframes to 2-3 months	★★★★★ Unmatched prestige and established credibility
 Singapore	★★★★★ Court discretion but increasing international cooperation	★★★★★ Moderate to high establishment & maintenance	★★★★★ Strong but eroding under CRS compliance	★★★★★ 4-8 weeks typical for establishment	★★★★★ Premier Asian financial hub with strong regulation
 Cook Islands	★★★★★ Legal Fort Knox - court-proven asset protection	★★★★★ Moderate setup costs with annual maintenance	★★★★★ Strong privacy but primarily for trusts, not banking	★★★★★ 4-6 weeks for trust establishment	★★★★★ Renowned for asset protection, less for banking
 Dubai, UAE	★★★★★ No automatic recognition of foreign judgments	★★★★★ Moderate to high costs, premium fee structure	★★★★★ Strong privacy but increasing CRS compliance	★★★★★ 2-4 weeks for structure establishment	★★★★★ Growing prestige, modern infrastructure
 Liechtenstein	★★★★★ No treaty enforcement of US money judgments	★★★★★ Among the most expensive jurisdictions	★★★★★ Strong foundation/trust privacy but EU pressures	★★★★★ 2-3 months for complete establishment	★★★★★ Prestigious European dynastic wealth destination

 **Key Insight: The Anjouan Advantage**

Why Anjouan is the Jurisdictional Accretion Point

The Strategic Convergence of Global Wealth Preservation Factors

The Accretion Point Phenomenon

An accretion point is where disparate elements naturally converge and accumulate due to inherent gravitational forces. In the global financial landscape, Anjouan has emerged as the natural convergence point for sophisticated wealth structures due to its unique combination of attributes.

Anjouan offers a rare synchronicity of advantages that collectively create an unparalleled environment for intergenerational wealth preservation.



Why Elite Wealth Gravitates to Anjouan

Unmatched Legal Protection

Resilient against foreign court orders and litigation pressure

Regulatory Flexibility

Business-friendly framework with appropriate oversight

Legislative Privacy

Banking secrecy enshrined in national law

Cost Efficiency

Significantly lower establishment and maintenance costs

Global Wealth Structures Naturally Converging

- Family trusts seeking multi-generational preservation
- Holding companies requiring asset protection with operational flexibility
- Foundations balancing philanthropic aims with family control
- Investment vehicles seeking confidential yet compliant

Implementation Roadmap

Strategic Path to Offshore Wealth Optimization for HNWI & UHNWI Clients

1

Initial Consultation

Comprehensive assessment of current assets, objectives, and risk profile with IFB Bank specialists and your legal advisors.

Key Components:

- Wealth preservation goals analysis
- Jurisdictional evaluation & selection
- Risk assessment & mitigation strategy

Deliverables:

- Strategic wealth blueprint
- Preliminary asset protection framework
- Confidential opportunity assessment



2

Structure Design & Implementation

Architecting optimal financial structures tailored to your specific requirements and long-term objectives.

Trust Formation

- Asset protection trust setup
- Trustee selection & governance

Holding Structures

- Corporate entity formation
- Cross-border ownership strategy

Family Office Integration

- Generational wealth planning
- Centralized administration



Conclusion & Next Steps

Key Takeaways

- **Strategic Jurisdiction:** Anjouan offers a unique convergence of privacy, regulatory flexibility, and asset protection
- **Comprehensive Structures:** Trusts, holdings, and family offices create robust intergenerational wealth preservation
- **Proven Effectiveness:** Real-world examples demonstrate the resilience of properly structured offshore arrangements
- **Compliance Focus:** All strategies maintain rigorous adherence to international reporting standards

"The wealth of generations isn't merely preserved by chance—it's structured by design and secured by jurisdiction."

— IFB Bank Wealth Management Division

Your Private Banking Partner

- **Institutional Excellence:** IFB Bank combines two decades of expertise with innovative financial solutions
- **Bespoke Architecture:** Tailored wealth structures designed for your unique family situation and asset profile
- **Continuous Optimization:** Regular assessment ensures your structures evolve with changing regulations and family needs

Begin Your Legacy Journey

Schedule a confidential consultation with our private banking team to discuss your specific requirements and objectives.

 [Schedule Private Consultation](#)

Or contact us directly: info@infiba.com

