



COOK ISLANDS TRUST
CORPORATION LTD

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Protected Fund Investment Trust

Asset Protection Trusts can now be utilized by anyone who has over \$100,000 in liquid funds to protect. Once the preserve of High Net Worth clients, the world's best asset protection is now available to everyone meeting the minimum investment amount.

The Protected Fund Investment Trust (P-FIT) is the fastest, easiest, and cheapest way to take advantage of the Cook Islands world renowned asset protection laws. It is simply a short and easy to understand trust which will own an investment in a single high quality managed fund of your choice.

Key Features:

- Full protection of the Cook Islands world renowned asset protection laws
- Minimum of only \$100,000 investment is required
- Select your own investment option
- Your money is sent directly to the chosen investment manager (not via the trustee)
- Fast application process with immediate trust set up
- Simple and easy to understand trust agreement
- Professional and experienced trustee

The Investment:

The P-FIT is designed to invest into a single investment fund. You select your desired investment fund. The Trustee will complete the application forms for the investment. Once the investment is approved you will be requested to send your funds direct to the fund manager.

Below are examples of popular investment funds that can be selected. With these funds there is a streamlined investment process and reduced fee. Fact Sheets are available upon request and detailed information available from the fund manager.

Rochdale Offshore Global Opportunities Fund
Rochdale Offshore Global Diversified Fund
Rochdale GML Trade Finance Income Fund

Asset Protection:

The P-FIT is registered in the Cook Islands under the International Trusts Act 1984 and benefits from proven asset protection law that has withstood numerous challenges over more than two decades. The trust deed incorporates modern trust provisions achieving maximum protection and security.

Trust Document:

The entire P-FIT document is contained in 7 pages, is easily understood, and can be established without incurring legal fees.

The Trustee:

The trustee is Cook Islands Trust Limited, a wholly owned subsidiary of Cook Islands Trust Corporation Limited. Cook Islands Trust's directors have been market leaders in the asset protection business for more than 20 years.

Tax Status:

No tax is payable in the Cook Islands. For US persons the P-FIT is classified as a grantor trust during the Settlor's lifetime. This means that all income earned by the Trust is reported on the Settlor's U.S. income tax return and taxed as income of the Settlor, regardless of whether such income is distributed. Correct forms are required to be filed with the IRS.

Fee Structure:

A trustee's fee of US\$1,500 is payable on establishment and in each subsequent year. If one of the above listed investment funds is selected then no further fees apply. For all other investment funds an investment surcharge of \$750 applies to allow for CIT to complete the application process because of increased compliance and due diligence requirements.

Please contact esther@citrust.org.ck Tel. +682 24538 for detailed information and the application forms.