

CORPORATE BROCHURE

Avenue International (Cook Islands) Limited



※ Please note that we may update this brochure from time to time. The most current version is maintained on our website.

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WHO WE ARE

“Avenue” is a word with dual meanings. It means a wide, straight and long road connecting two places with trees on both sides; it also denotes a method or way of doing something.

AVENUE INTERNATIONAL (COOK ISLANDS) LIMITED

Avenue International (Cook Islands) Limited (“Avenue CI”) is a licensed trustee company in the Cook Islands offering integrated trust and wealth management solutions. Our services empower clients to manage, safeguard and grow their assets. The name “Avenue” holds a dual meaning: it represents a wide, straight road with trees on both sides, symbolising a clear and purposeful path. Additionally, it signifies a method or approach to achieving objectives. We chose this name as it well reflects the essence of our

business of guiding you along your wealth management journey, providing protection and support just as the trees along an avenue shelter people from the sun and rain.

Regulated by the Cook Islands Financial Supervisory Commission (“FSC”), adhering to rigorous compliance and assuring due diligence, Avenue CI upholds the highest standards of legitimacy, integrity, transparency and credibility in its business operations and demonstrates accountability for the safety of client assets.



At Avenue CI, we strive to alleviate your concerns and facilitate your financial goals with accessible and affordable services. We aim to be your companion on the avenue of wealth management, offering expertise and guidance to help you seize every opportunity and overcome any obstacles that may arise.

OUR CORE VALUES



EFFICIENT

Our approach is not to work longer hours than necessary, but rather to make the most of our time and effort. This is accomplished by streamlining workflows, taking a holistic approach to problem-solving, anticipating potential issues from the outset and utilising technology to optimise our performance.

EMBRACE CHANGES

We regularly engage in self-reflection, welcome challenges from others and participate in productive discussions. We do not change simply for the sake of change, but rather initiate and embrace changes that lead to progress and improvement.

These words define who we are and how we run our business. While our team members' backgrounds and experiences vary, we have this common language of values to steer us in the right direction and to guide us in working with our stakeholders to achieve our vision.

INSPIRING

We endeavour to establish a work environment where team members recognise their potential, feel empowered to voice their opinions, take ownership of their responsibilities and inspire one another. This culture motivates individuals to perform at their highest level.

RESILIENT

Things sometimes get tough and tangled and obstacles may show up unexpectedly. Yet, we stay strong, fight, bounce back and seek opportunities out of the challenges.

RESPECTFUL

When we win, we acknowledge all team members' contributions. When we don't meet expectations, we support and encourage each other. When we disagree, we put ourselves in others' shoes, rethink, respect others' viewpoints and try to reach a compromise that benefits the team as a whole.

UNIQUE

We value the diverse backgrounds, perspectives and strengths of all team members. Their distinct inputs may seem small at first but can snowball into big deals or help fill gaps in our business quickly.

OUR ADVANTAGES

The market fluctuates from day to day. As our clients' needs differ from person to person, handling diverse situations and meeting varying demands are what we excel in.



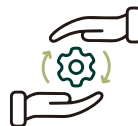
PROFESSIONAL

Our core management encompasses seasoned legal and financial practitioners with extensive experience.



TRUSTWORTHY

We never compromise when it comes to integrity and honesty. Clients can rely on us to tackle the obstacles in their wealth management journey and act in their best interests.



QUICK-WITTED

We react quickly to the ever-changing environment in terms of product development, asset management, technology and client services.



CLIENT-CENTRIC

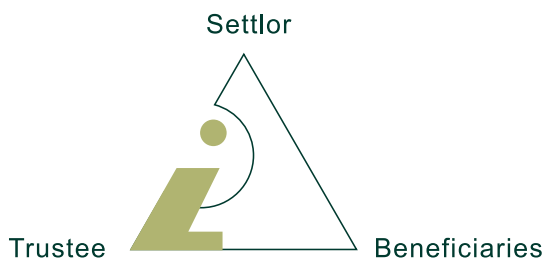
We put our clients first and focus on creating the best client experience. How? By listening to their needs and responding accordingly.

THE COOK ISLANDS TRUST



It's been four decades since the Cook Islands enacted the International Trusts Act 1984 ("Act"). The Cook Islands has, through amendments to the Act, provided unparalleled protection to trust assets. It remains at the forefront as an offshore trust jurisdiction today — and will do so well into the future.

THE STRUCTURE OF A TRUST



A trust is an arrangement involving three parties: the settlor, the trustee and the beneficiaries. The settlor (the person who establishes the trust and most often our client) transfers the ownership of their assets to the trustee, who manages the assets held in the trust for the benefit of those who it is intended will receive the assets in the future, the beneficiaries.

Carefully structured trusts offer several advantages over other vehicles in terms of asset ownership, protection and succession. By establishing a trust, one may have their assets shielded from creditor or relationship property claims and avoid the time-consuming, costly and complicated probate procedures when passing assets to the intended beneficiaries.

The Cook Islands, with the enhanced asset protection provisions contained in the International Trusts Act 1984, offers several distinctive advantages for offshore trust formation as described below, in addition to the general benefits that trusts provide.



FRAUDULENT CLAIMS

Short time limit:

A Cook Islands International Trust, or any settlement thereon, shall not be fraudulent against a creditor of the settlor if the settlement occurs either prior to the creditor's cause of action arising or more than two years after it arose. If, however, the cause of action arises within two years of the settlement taking place, the creditor must bring an action in a court of competent jurisdiction within one year of the settlement.

Burden of proof:

The creditor shall only have access to the assets of the particular settlement being claimed and not the entire trust fund. He/She must bring an action within the time limits prescribed and prove beyond reasonable doubt that the particular settlement was made with the intention to defraud.

TRUST LAW

The Cook Islands trust law is derived from the Common Law which has been enhanced by the Act allowing trustees to better carry out their duty to preserve and protect trust assets.

NON-RECOGNITION OF FOREIGN JUDGEMENTS

A Cook Islands court will not recognise any judgement that is based upon any law inconsistent with the Act or relates to a matter governed by the law of the Cook Islands.

PROTECTION FROM FORCED HEIRSHIP AND SETTLOR'S BANKRUPTCY

No Cook Islands International Trust or any settlement on it, shall be void or voidable, in the event such trust or settlement may defeat the heirship rights of any person related to the settlor nor the settlor's bankruptcy in his/her home jurisdiction.

TAX ADVANTAGES

A Cook Islands International Trust is tax-neutral in that it is not subject to any form of Cook Islands taxation.

CONFIDENTIALITY OF THE TRUST STRUCTURE

While each Cook Islands International Trust is registered by providing the registrar with the names of the trust and the trustee and the date the trust was established, there is no requirement to file the trust instrument or the names of the settlor or beneficiaries.

PROTECTION FOR SPENDTHRIFT BENEFICIARIES

Any interest in trust assets given to a beneficiary during his/her lifetime shall not be alienated or passed by bankruptcy, insolvency or liquidation or be seized or taken in execution by process of law.

OUR TRUST PLANS

We are dedicated to providing accessible trust services to individuals aspiring to safeguard and enhance the value of their assets, enabling them to achieve their life goals effectively.

Trusts have long been associated with complex legalities and perceived as a financial tool exclusively for the wealthy. However, at Avenue CI, we are breaking those stereotypes by introducing accessible and affordable trust plans.

The choice between these plans lies in your hands, allowing you to align your preferences and risk tolerance, in addition to your wealth management horizon and objectives.

These plans come in two categories: regular savings and single contribution. Each type has distinct features and contribution terms.

- **CUSTODIAN BANK: DBS BANK LIMITED | SINGAPORE**
- **AUDITOR: KPMG**

Our commitment to innovation goes hand in hand with safeguarding your assets and upholding integrity. When you transfer your assets to the trust, they are held securely in the custodian bank, DBS Bank Limited, completely separate from Avenue CI's own assets. This ensures that even in the unlikely event of a financial crisis at Avenue CI, your assets remain untouched and protected.

To further enhance transparency and accountability, we have appointed KPMG as our auditor, conducting regular audits to ensure compliance with all relevant regulations and standards.

CHOOSING THE SUITABLE PLAN TYPE: REGULAR SAVINGS VS. SINGLE CONTRIBUTION

REGULAR SAVINGS

NATURE

Fixed and regular contributions over a longer period

SUITABLE TARGETS

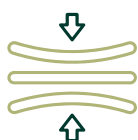
Individuals with medium- to long-term financial goals, such as planning for their child's education or spending after retirement

HIGHLIGHTS



Disciplinary approach:

Consistent deposits help you build a saving habit and stay committed to your goals



Flexibility:

Select the underlying assets, plan term and contribution amount based on your situation

SINGLE CONTRIBUTION

NATURE

One-off contribution to a plan with a shorter plan term

SUITABLE TARGETS

Individuals with short- to medium-term financial goals, such as saving for a down payment on a house or embarking on a once-in-a-lifetime round-the-world trip

HIGHLIGHTS



Simplicity:

Streamline your wealth management process by making a single upfront payment



Effectiveness:

Accumulate wealth swiftly if the market performs favourably

ALWAYS AT YOUR SERVICES

Clients may have questions and concerns before embarking on their wealth management journey, moments of triumph to celebrate or worries about fluctuating market situations. We fully understand these aspects and our dedicated team and business partners are always by the clients' side, ready to address their queries promptly, offer reassurance and provide the support they need. With our deep understanding, empathy and commitment to clients' best interests, we ensure that necessary attention and guidance are in place throughout their journey.

While we cherish the human touch in our approach, we also harness the power of technology. Through our user-friendly website, clients can conveniently access plan details, valuations and insightful resources related to trusts, savings and the market. Nevertheless, at the core of any technology remains the people who design the platform that caters to our clients' needs, ensuring accessibility around the clock. Reach out to us, in person or through our online services, and discover how our unique blend of personal interaction and technology can help realise your goals.



Nothing can surpass the versatility and warmth of our people when it comes to our operations, services and development.

C O N T A C T



Avenue International (Cook Islands) Limited

1/F., Are Taunga, Taputapuatea Road,
Rarotonga, Cook Islands

www.avenueil.com

inquiry.ci@avenueil.com