



MIU

MAURITIUS INTERNATIONAL UNIFY

**STRUCTURED  
INTERNATIONAL  
INSURANCE SOLUTION**

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An institutional framework for global  
wealth structuring

# MIU – International Wealth Solutions

## OUR COMPANY

MIU is an independent insurance brokerage company registered in Mauritius by the Financial Services Commission (FSC)

More than 20 years of experience, our Private Clients team provides bespoke insurance solutions to high and ultra high net worth individuals.

Whether acting directly for clients or as a trusted wholesale partner to international brokers, we provide a high quality of service.

## WHY MAURITIUS ?

Stable and recognised International Financial Centre (IFC)

Hybrid legal system combining English common law and French civil law

Strong regulatory supervision by Financial Services Commission (FSC)

International connectivity as a Strategic International Hub

Well-developed ecosystem of banks, law firms, trustees, and fund administrators

### Tax efficiency :

- ✓ **No inheritance or wealth tax**
- ✓ **No withholding tax on dividends, interest, or royalties (in most cases)**
- ✓ **No capital gains tax**

**Multiple Double Taxation Agreements (DTAs)**

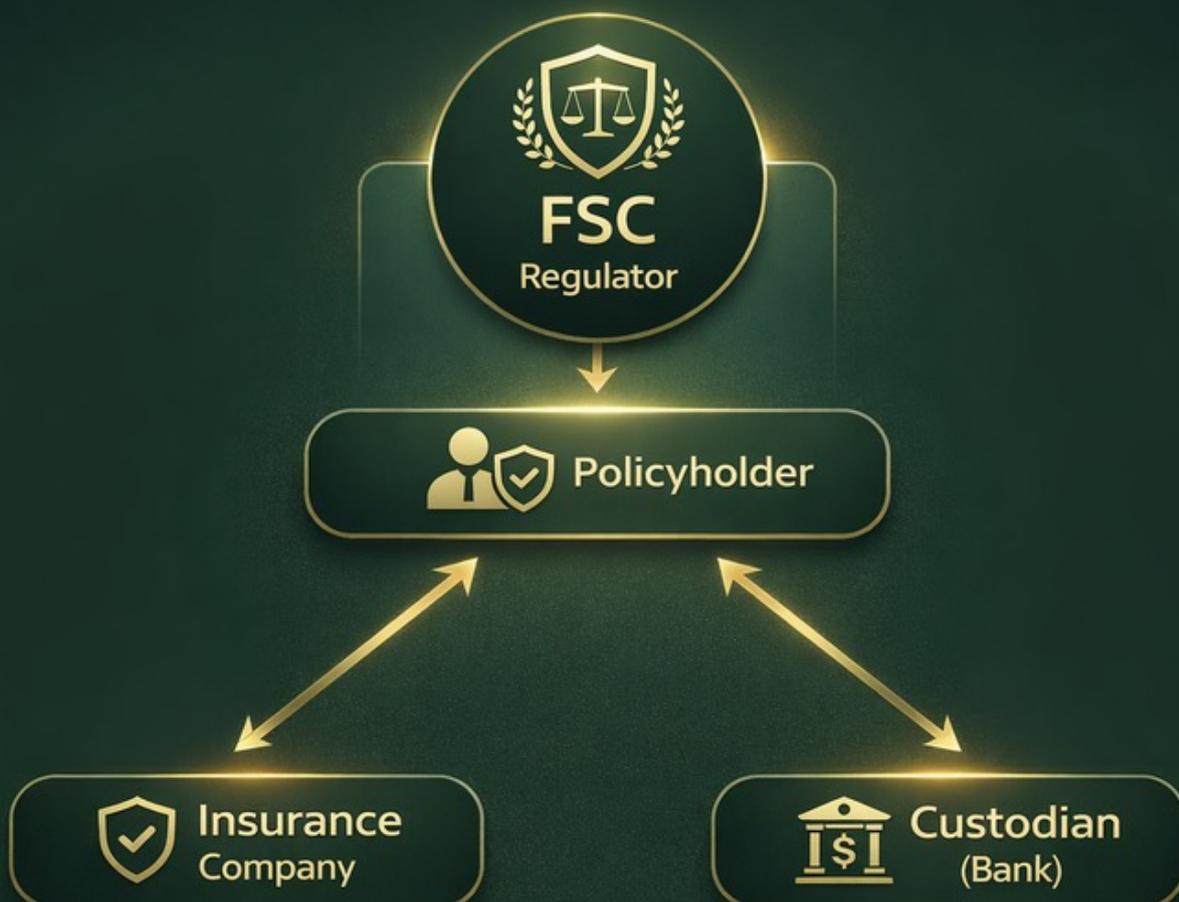
# SILIB – Structured Investment-Linked Insurance Business

A premium insurance solution to protect, invest, and transfer your wealth.

The SILIB, or Structured Investment-Linked Insurance Business refers to a specialized category of investment-linked life insurance in Mauritius, where policy premiums are invested in all types of legal assets (real estate, private equity, Art, Gold etc.).

Regulated by the Financial Services Commission (FSC) under the Insurance Act, SILIB policies provide a life insurance wrapper around these investments.

This product combines the benefits of life insurance with personalized investment management, all within a recognized and secure regulatory framework.



# SILIB – Structured Investment-Linked Insurance Business

## Who is SILIB for ?

High-Net-Worth (HNW), Ultra-High-Net-Worth (UHNW) individuals, and Entrepreneurs seeking to structure their assets internationally

## KEY BENEFITS

**1**

### ASSET PROTECTION

*The assets are legally segregated from the insurer's own funds and are held by an independent custodian bank approved by the regulator in Mauritius (FSC)*

**2**

### FLEXIBILITY OF INVESTMENTS

*Wide range of asset classes from listed to unlisted investment / Private Equity, etc.*

**3**

### WEALTH TRANSFER

*Wealth transfer can be carried out effectively without the need for a complicated probate process or a will, therefore securing a direct and efficient pay-out to their beneficiaries.*

**4**

### INTERNATIONAL TAX EFFICIENCY

*As the insurance company holds the ultimate beneficial ownership of the underlying assets, these assets are not subject to income tax on growth, interest and dividends: tax deferral benefits.*

**5**

### CONFIDENTIALITY AND COMPLIANCE

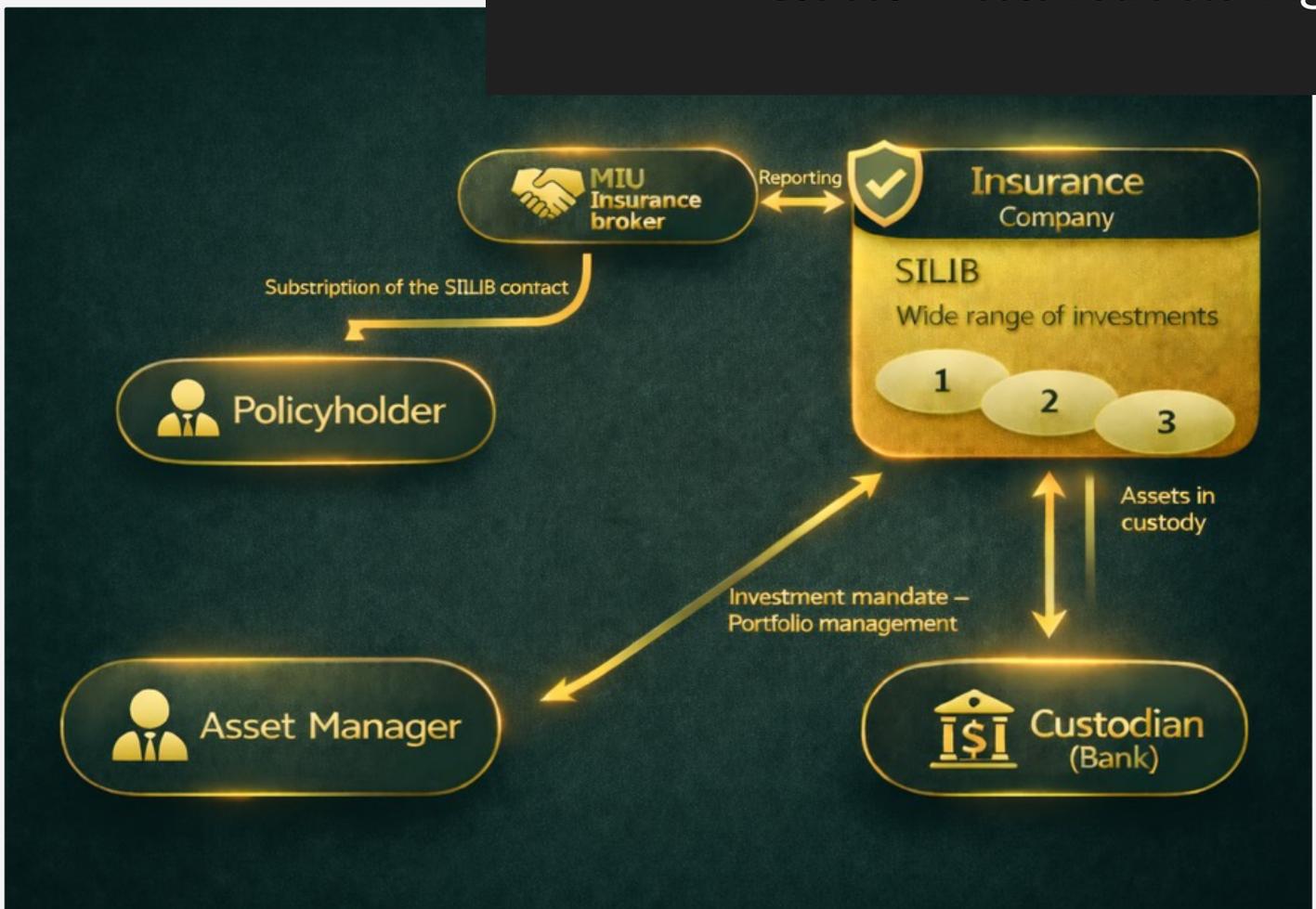
*SILIB complies with Mauritian law and is supervised by the FSC.*



# SILIB IN PRACTICE

An open architecture for a wide range of International Assets

An institutional framework for Global Wealth structuring





## **CONTACT & SUBSCRIPTION**

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The information provided in this brochure does not constitute advice and no responsibility will be accepted for any loss occasioned directly or indirectly as a result of persons acting, or refraining from acting, wholly or partially in reliance upon it.

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry, no matter how small, should be recorded to ensure the integrity of the financial data. This includes not only sales and purchases but also expenses and income. The text suggests that a systematic approach to record-keeping is essential for identifying trends and making informed decisions.

Next, the document addresses the issue of budgeting. It explains that a well-defined budget is a critical tool for managing resources and controlling costs. By setting clear financial goals and limits, individuals and organizations can avoid overspending and ensure that their financial plans are realistic and achievable. The text provides practical advice on how to create a budget that works for your specific needs and circumstances.

The third section focuses on the importance of regular financial reviews. It argues that periodic assessments of your financial health are necessary to catch any potential problems early on. This involves comparing actual performance against budgeted figures and adjusting your strategies as needed. The document highlights that consistent monitoring is key to staying on track and achieving long-term financial success.

Finally, the document concludes by stressing the value of seeking professional advice when needed. While many financial tasks can be handled in-house, complex situations may require the expertise of accountants, financial planners, or other professionals. The text encourages readers to consult with these experts to ensure that their financial decisions are sound and compliant with all relevant regulations.