

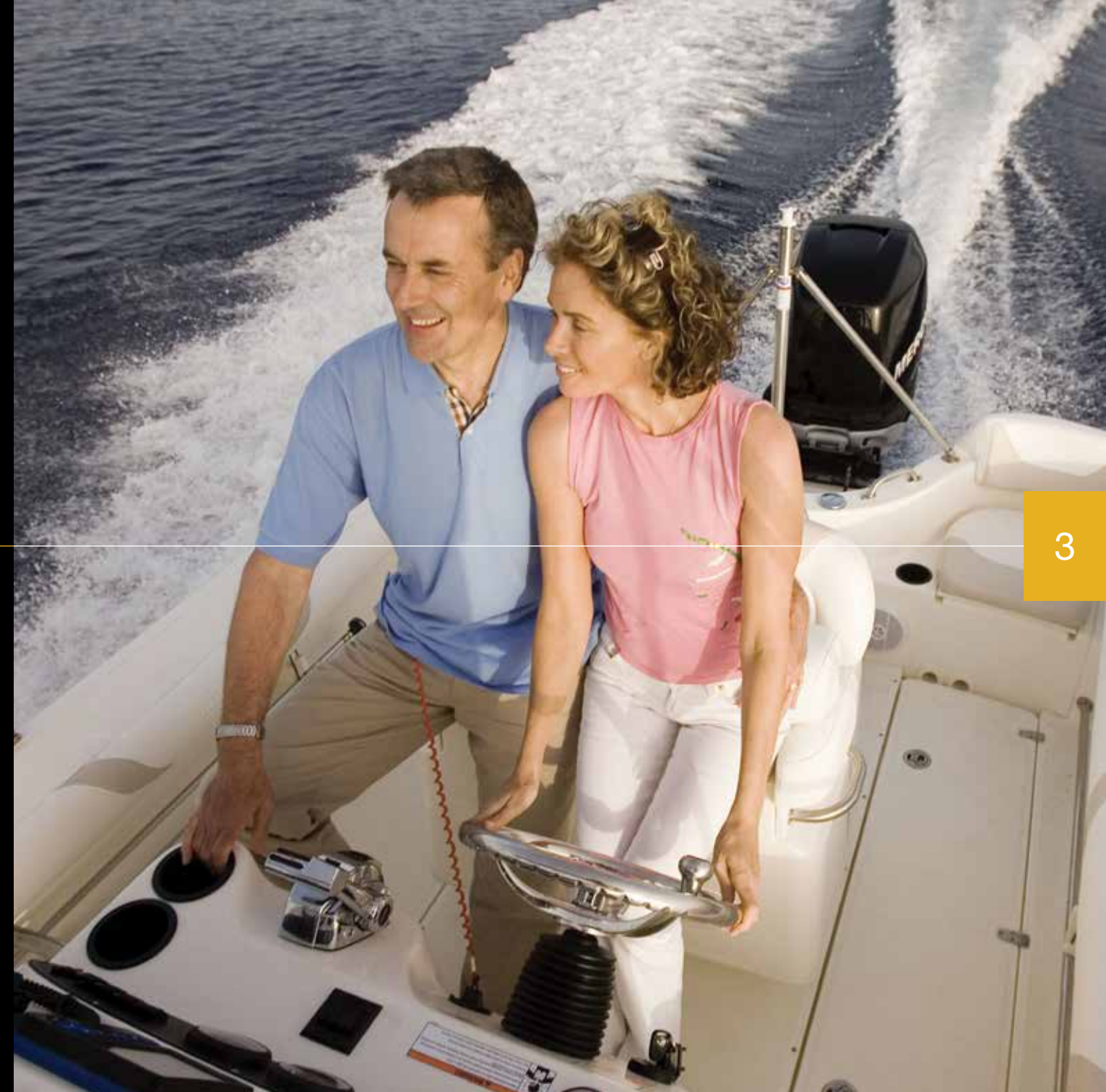
RIPOL 
ALLIANCE
Global Wealth Strategies

RONALDO
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The solution for
the protection
of your assets



Renowned names in the legal sector:
Ronaldo Martins & Lawyers and finance:
Ripol Alliance Global Wealth Strategies -
multi-family office stands out for excellence
in estate and succession planning with
international awards as a global reference





How millionaires take care of their assets

Warren Buffett, Bill Gates, Carlos Slim and other assiduous members of the lists that outline the greatest fortunes on the planet follow a classic recipe when it comes to protecting their assets: “Never leave all your eggs in a single basket. But this is only the beginning of a long process. As the financial and legal world is made up of a tangle of laws, rules, and modes of taxation according to the origin of capital and the purpose for which it is intended, it becomes practically impossible to manage, efficiently, a wealthy estate. In general, these people create their own or engage companies specialized in asset management services, also known as Single or Multi-Family Offices. These are companies devoted to serving an individual or a select group of people. It is up to these companies to develop tools that provide efficient results to the countless dilemmas that arise

in the daily life of those who have a unique financial condition: how to protect the assets built over time? How to ensure the transfer of their personal legacies? How to obtain the best performance while maintaining the risk managed in your total balance sheet? How to structure a fair and competitive taxation? How to conduct, in life, the succession of assets to the heirs? What solutions are possible and can be used to separate the legal entity from the individual, as well as the assets? How to avoid that the professional or even social performance contaminates the family financial affairs? From Buffett to Gates and Slim, to the Brazilian entrepreneur who has just made a successful IPO at Bovespa, but also that entrepreneur who starts a successful star-up, everyone looks for these answers at the offices of companies specialized in asset management.



Globalization

The explorer Marco Polo had no idea, when he began to undertake the trip to the Far East, that he would be about to lay the foundations of what we call globalization today. However, in the 21st century, globalization no longer represents only the exchange of goods. Today, it is the individuals who choose to live in the most diverse places, work around the world and apply their resources anywhere on the planet. Physical boundaries have long since ceased to be a limit to human activities. Whether in the personal, professional or even social field. In this context, some questions arise, especially related to assets, focusing on aspects such as protection and the need to make resources yield efficiently, from a tax, financial and even successional point of view. Not to mention the perennialization of the assets. After all, as important as building an empire is to take care so that it remains standing and keeps growing, even in the case of the sudden absence of the patriarch. Attentive to the new wave of globalization, RONALDO MARTINS & Advogados, based in São Paulo and with other branches in Brazil, aware of the evolution of the financial management and asset planning industry, through its partners, structured

Ripol Alliance Global Wealth Strategies in Miami, USA, which is a Multi-Family Office dedicated to the aspects and consequences of globalization inherent to the demands of clients to have under a single umbrella not only the legal treatment of their asset and succession planning, but also the Financial Management of their resources, thus providing a much greater robustness than clients are used to see in the legal and financial market in general. Thus, RONALDO MARTINS & Advogados and Ripol Alliance Global Wealth Strategies have specialists spread between Brazil and the USA, also counting on a wide network of professional relationships across five continents in order to manage financial assets and legal demands, and maintaining their focus on client satisfaction and not the distribution of financial products. And the best of this history is that all this knowledge in the management area is available to Brazilians. In the next topics it will be possible to know better how this relationship can help you to perform your asset structuring, manage your family's assets in a more efficient, profitable, and especially safe way.

Solutions

The complexity of the legal-tax-corporate framework, in global terms, has led companies that work with asset planning to develop a series of solutions to accommodate the needs of their clients. Some of them are well known, for example: the opening of local and international companies to act as Asset Holdings, or the investment of funds through investment vehicles (Exclusive Investment Funds) based on jurisdictions and structured in specific ways to provide tax efficiency to the investor.

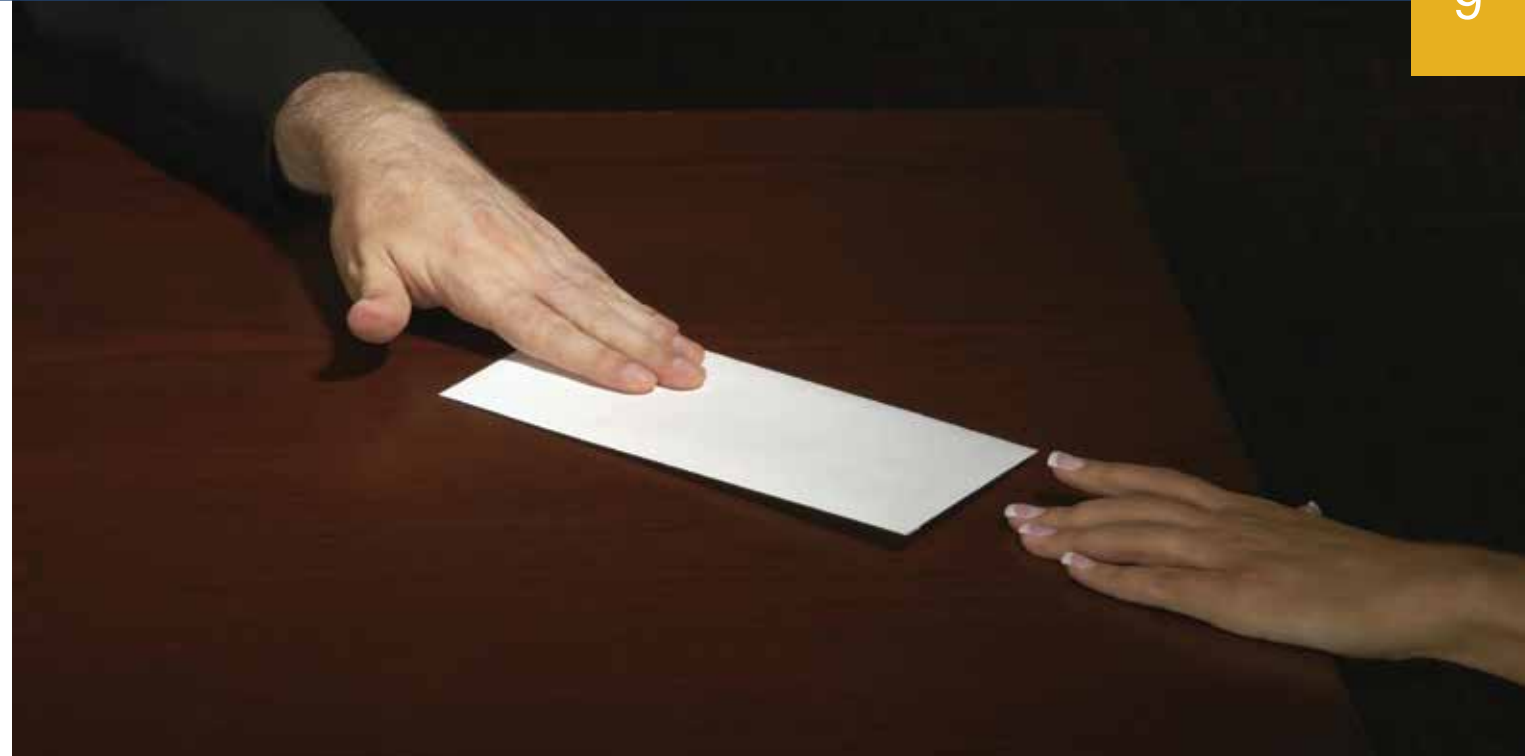
At RONALDO MARTINS & Advogados and Ripol Alliance Global Wealth Strategies their professionals work with customized solutions always focused on the client's needs and not only on tax planning. Many times, in order to conciliate business and social activities with the need to leave a legacy to their successors, it is necessary to adopt much more complex solutions and, because of them, it is essential the engagement of professionals qualified to identify and implement them.



Confidentiality

The work of asset planning and management follows the same logic of confidentiality that exists between a lawyer and his or her client. Banking secrecy and tax secrecy are indelible clauses, recognized by international agreements and work as the basis of the relationship between the large banking houses and their clients. In this area, what

characterizes the work of RONALDO MARTINS & Advogados and Ripol Alliance Global Wealth Strategies is the respect for and compliance with the legal system of each of the countries involved in the customized solutions, always taking care of the full legality of their work and results, exempting their clients from any kind of exposure in this regard.





Individuality

As previously mentioned, the goal of all those who propose to build their asset universe is to ensure that it grows and is able to provide for the well-being of future generations. Despite this common characteristic, each person has a specific need which, to be met, requires a set of financial-legal-tax solutions, in addition to a unique and integrated approach. There are countless companies in the

market that propose to offer this, but some only achieve this goal in part. However, only those who combine the tradition of a legal house founded in 1990, with financial solidity and technical expertise, with their own international structure integrating the financial aspect since 2015, are able to ensure a high level of individuality in each solution proposed to the client.

Security

Profitability is, without a doubt, one of the objectives to be achieved by the owners of large fortunes. After all, it is in this way that one can perpetuate the wealth. However, the achievement of the gain must be constant and based on analyses that indicate the security of the process or minimize, to the maximum, the possible risks inherent to the

operation. That is why when we talk about asset planning it is necessary to take into account the multidisciplinary character of the team in charge of this work. Therefore, the team of RONALDO MARTINS & Advogados and Ripol Alliance Global Wealth Strategies is composed, directly or indirectly, of accountants, investment specialists and fiduciary professionals.





Protection

Since the global financial crisis broke out in September 2008, the world of finance has become even more complex for those unfamiliar with its intricacies. In this context, it has become increasingly necessary to establish solid boundaries between the various levels of our activities: professional, personal and social. And those with high assets should not give up instruments that facilitate the protection of their personal assets to those linked to their work activities. The same applies to their performance

as agents of the so-called third sector; whether as resource providers or members of the Administrative Councils of Non-Governmental Organizations (NGOs). Besides compromising the sustainability of donors' assets, there is the risk that funds are diluted in the legal tangle, without the donation fulfilling its primary objective. Therefore, protection becomes the touchstone in any scenario and in any activity in which the most prosperous people engage. And achieving it must be an obsession.

Recognition

Demonstrating the dedication to the highest degree of excellence in the solutions developed by RONALDO MARTINS & Advogados and the differentials presented by Ripol Alliance Global Wealth Strategies, even though it was only born in 2015, the latter received the following awards:

- Best Families Solicitor of the Year 2018 – Lawyer Monthly Legal Awards
- Most Outstanding Multi-Family Office 2019 Florida – Acquisition International – Global Excellence Awards
- Best in Legal Equity Protection Consulting – Florida – 2020 – Business News – Legal Elite Awards



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