

# Shield Your Estate

You have worked hard to build up your fortune.  
You wish to diversify your holdings.  
You have decided that investment abroad is the path to follow.  
But the government has imposed a maximum (\$50,000USD) that you can “transfer” abroad.

Here are 6 “known” ways that some people use to transfer their money abroad :

## 1. Smurfing :

- Using “team work” to transfer money.
- Transfer \$50,000 to each member of your team (family, relatives, friends?, employees?, colleagues?).
- They transfer the money to your overseas bank account (preferably less than \$10,000 at a time to avoid overseas deposit rules).

## 2. Returning Merchandise :

- Travel abroad and buy product(s) with your debit (atm) card.
- Return the item(s) the next day, but ask the store to give you cash. BUT now the government is monitoring all debit card transactions of more than \$150.USD.
- Solution ? Buy products with your credit card.

## 3. Underground Bank :

- Using the services of a “shadow” bank.
- You give them your money and they give you a “check” from a partner shady bank in Hong Kong.
- You travel to Hong Kong and cash the check for foreign currency at either a legit (or shady) bank.

## 4. Money Changers :

- Travel abroad and open a local bank account.
- Visit a money changer, preferably in “China Town”.
- They will give you their account at a bank in China.
- Call (or return to China and visit your bank) to do a wire transfer to that account.
- After confirmation of wire transfer, the money changer will deposit foreign currency money into your overseas bank account.

## 5. Expensive Art :

- Buy art or some other object in China.
- Travel abroad and sell the item to an art collector in the foreign country.

## 6. Macao Services :

- Travel to Macao to “play”.

These are some of the “known” ways that individuals can “move” money out of China.  
*S.E.I* does not condone any illegal means of transferring one’s fortune abroad.  
*S.E.I* can show you legal ways to diversify your portfolio and **Shield Your Estate**.

Contact our Chairman directly for personal confidential advice.

Dr. Jacques St-Arnaud  
info@educultural.institute

