COMPANY BROCHURE

Pacha Wealth International

Plan • Prosper • Protect

Independent wealth planning for internationally-minded families — savings, investments, retirement and protection, wherever life takes you.

OUR STORY

Built on cross-border experience

Pacha Wealth International grew out of years spent working directly with expat families and internationally mobile professionals — people building a life across two or more countries, and looking for financial planning that actually understands that reality.

The name comes from the Pachas of Andean cosmology: three interconnected realms, together with Pachamama, the earth that holds and nurtures them. It reflects how we think about wealth planning — not a single transaction, but a set of interconnected foundations that support a life well lived, wherever in the world that life is based.

We work with a small number of long-standing, carefully vetted product providers, so every recommendation is grounded in a relationship we trust — not a product panel chosen for convenience.

OUR APPROACH

Three foundations, one plan

Every client relationship is built around the same three pillars — in whichever order life needs them.

Plan

A clear, honest picture of where you stand today and what you're working towards — income, savings, retirement, education, and the moves in between countries that most plans ignore.

Prosper

Access to a carefully vetted range of savings, investment and retirement solutions, matched to your timeline, currency exposure and risk appetite — not a one-size-fits-all product.

Protect

Life and health cover designed for people who move — so a change of country, job or circumstance never leaves you or your family exposed.

OUR SERVICES

Six ways we help

From first savings plan to legacy protection — a single relationship covers the full picture.

Investments

Single-premium and lump-sum investment, placed and held on-platform.

Regular Savings

Disciplined, currency-flexible savings plans for medium and long-term goals.

Retirement Planning

Additional retirement saving alongside any corporate or private pension you already have — no transfers involved.

Portfolio Planning

Ongoing review and rebalancing so your holdings track your goals, not the news.

Healthcare

International private medical cover for expats and their families.

Life Insurance

Protection sized and structured for a genuinely international life.

INVESTMENTS

Putting capital to work, deliberately

Single-premium and lump-sum investment for clients who want their capital working harder — placed and administered through platforms we know well.

Platform-held, not locked away

Funds are deposited via an established investment platform, then instructed into funds or bonds — you retain visibility throughout.

Matched to your goals

Every allocation starts from your timeline and risk appetite, not a house model applied to everyone.

Built for cross-border life

Currency exposure and country-of-residence considerations are part of the conversation from day one.

REGULAR SAVINGS

Small, consistent steps compound

Regular savings plans designed for school fees, a future property, retirement top-ups, or simply the discipline of paying yourself first.

Flexible contribution levels

Plans that flex with your income, in the currency that makes sense for where you live and work.

A clear long-term purpose

Every plan is tied to a named goal — fees, a deposit, a milestone — so progress is easy to track.

Reviewed, not forgotten

Regular check-ins keep the plan aligned as your circumstances and goals evolve.

RETIREMENT PLANNING

A retirement top-up that travels with you

Building additional retirement savings — alongside any corporate or private pension you already have — that don't assume you'll retire in the country you started working in.

Built for mobility

Structured using the same portable regular savings approach, so it holds up whether you retire where you started or somewhere new.

Realistic projections

Clear modelling of what you're on track for, reviewed as circumstances change.

No pension transfers

This is additional saving only — we don't provide pension transfer or consolidation advice, so any pension you already have stays exactly where it is.

PACHA WEALTH INTERNATIONAL

PORTFOLIO PLANNING

Discipline, not guesswork

Ongoing portfolio review and rebalancing, so your holdings continue to reflect your goals and risk appetite — not last quarter's headlines.

Regular structured reviews

Scheduled check-ins against your original objectives, not reactive, headline-driven changes.

Full visibility

A clear view of what you hold, where, and why — consolidated across providers.

Rebalanced with intent

Adjustments are made deliberately, in line with your plan, not market noise.

HEALTHCARE

Cover that moves when you do

International private medical insurance for expats and their families — built for people who don't want their healthcare tied to one postcode.

Genuinely international

Cover designed to follow you across borders, not just within a single country.

Family-inclusive options

Plans structured for dependents as well as individuals.

An underused safety net

Often overlooked until it's needed — we help clients put it in place before that point.

LIFE INSURANCE

Protection sized to a real life

Life cover structured for people whose family, assets and responsibilities may span more than one country — not a generic domestic policy.

Sized to your circumstances

Cover levels based on real dependents, debts and future obligations.

Built for international families

Structures that hold up regardless of where you or your beneficiaries are based.

Paired with the rest of your plan

Reviewed alongside savings and investments, not sold in isolation.

HOW IT WORKS

A simple, unhurried process

01

Discovery call

A relaxed conversation about where you are, where you're headed, and what matters most.

02

Plan design

We map recommendations to your goals, timeline and country-of-residence considerations.

03

Onboarding

Documents and identity verification are completed by phone or video call — no guesswork.

04

Ongoing review

Regular check-ins keep the plan honest as your circumstances change.

GET IN TOUCH

Let's talk about your plan

A no-obligation conversation is the best place to start — book a call or send us a note.

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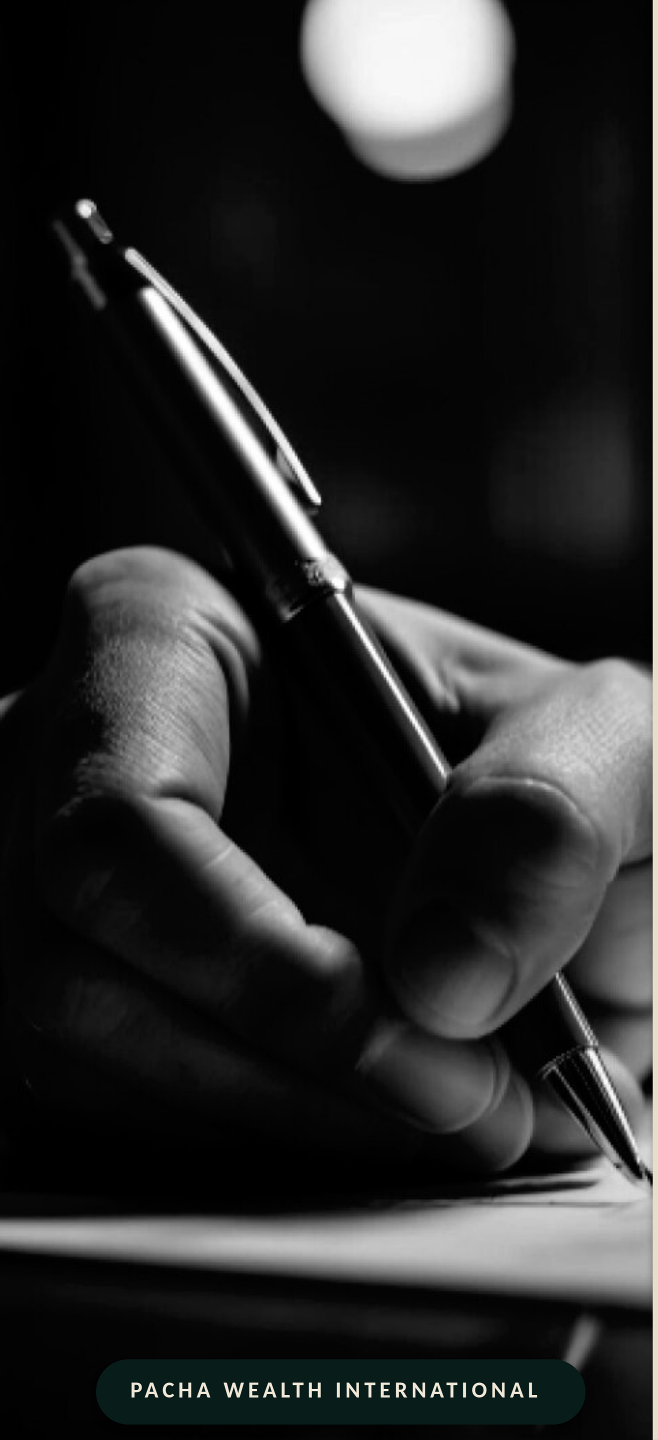

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- Tax treatment depends on individual circumstances and country of residence, and may change in future. You should take independent tax advice specific to your own situation before making any decision.
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