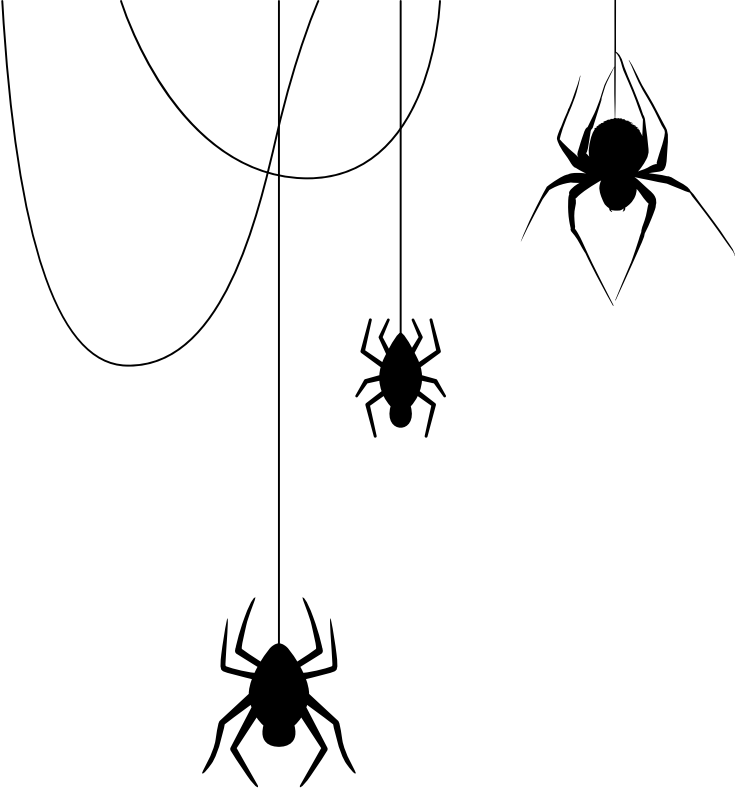
SENTIENT

Don't Let Your Structure Become a Horror Story



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The real threats to wealth rarely arrive with a scream.
They build quietly: a missed filing, an outdated document,
a board that hasn't really met in years.

We've matched each one to a tale you'll recognise, with the question worth asking before it becomes your reality.

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Corporate: The Phantom of the Opera

The real decisions are made out of sight.

Every company needs people genuinely making its decisions, and records that show who they are.

The threats:

1. The rubber-stamp board. Directors sign off decisions made elsewhere, which puts tax residence and treaty benefits at risk.

2. The neglected registers. Out-of-date beneficial ownership records or missed annual filings can lead to penalties or even strike-off.

3. The frozen account. Banks are increasingly quick to restrict accounts when KYC information goes stale.

Ask yourself: Could you prove today who runs your company, where its decisions are made and who really owns it?

#SentientSense: Good governance brings decision-making out of the shadows, and gives you the evidence when someone comes asking.

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Trust & Fiduciary: The Monkey's Paw

Wishes granted, consequences unforeseen

Every trust is a set of wishes. Left unreviewed, they can be carried out in ways nobody intended.

The threats:

1. The outdated letter. It was written before the grandchildren, the divorce or the business sale.
2. The missing protector. The person meant to safeguard the wishes has died or stepped back, and nobody is sure who holds the key powers now.
3. The unwelcome gift. A beneficiary moves abroad, and a distribution meant to help arrives with new tax charges and reporting duties.

Ask yourself: If the trust had to act tomorrow, would its documents reflect the family as it is today?

#SentientSense: Trusts need active stewardship, so your wishes are carried out for the family you have now, not the one you had when the trust was drafted.

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Aviation: Jekyll & Hyde

Private by day, commercial by night

Problems begin when an aircraft's paperwork says one thing and its use says another.

The threats:

1. The grey charter. Friends "chip in" for flights on a privately registered aircraft, which can void insurance and lead to the aircraft being detained.

2. The customs blind spot. An aircraft flying in the EU without the right import or VAT position can result in an unexpected tax bill or seizure.

3. The past catches up. At sale, a buyer's due diligence can expose gaps in the ownership chain or maintenance records, which can derail a sale or reduce the price.

Ask yourself: Does the aircraft's paperwork match how, where and by whom it is really flown?

#SentientSense: An aircraft should have one consistent identity, on paper and in the air, from acquisition and operation through to resale.

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Maritime: The Mary Celeste

A vessel found adrift, with no one in charge

A structure that worked when a yacht was bought can easily drift out of step with how it's used today.

The threats:

1. The accidental charter business. Occasional paid charters on a privately registered yacht can breach flag and licensing rules.

2. The VAT time trap. Overstaying temporary admission limits, or lacking proof that VAT has been paid, can trigger large tax demands.

3. The crew question. Employment agreements, payroll and social security arrangements that don't meet MLC standards can cause problems at inspection.

Ask yourself: If the yacht were inspected tomorrow, would its paperwork match its itinerary, its guests and its crew?

#SentientSense: Someone should always be at the helm, keeping ownership, operation and compliance aligned as the yacht's use changes.

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Property: The House of Usher

A grand house that collapsed from within

Holding property through a company or trust brings duties that don't go away just because nothing seems to be happening.

The threats:

1. The missed register update. In the UK, an overseas entity that falls behind on its Register of Overseas Entities filings can find a sale or mortgage blocked.

2. The vanished tax shelter. Planning that once worked may not anymore. UK residential property held through offshore companies has been within the inheritance tax net since 2017.

3. The "dormant" company that isn't. The holding company still has accounts, filings, insurance and leases that need managing.

Ask yourself: If you wanted to sell, refinance or pass the property on next month, would anything stand in your way?

#SentientSense: Structures rarely collapse overnight. Administration that anticipates change keeps the foundations sound.

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Across Every Structure: The Invisible Man

The person everyone relied on, suddenly nowhere to be seen

This risk sits behind all of the below: what happens if the key person is suddenly unavailable?

The threats:

1. The sole signatory. If they die or lose capacity, bank accounts and decisions can be locked for months.

2. The keeper of secrets. If only one person knows which assets exist, the family may not know where to start.

3. The probate maze. Shares and assets held across several countries can each require a separate probate process before anyone can act.

Ask yourself: If the key person were unavailable tomorrow, who could step in, and would they know where to begin?

#SentientSense: Continuity planning matters most at the moment it's too late to start.

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The Not-So-Scary Part

For over 40 years, Sentient International has helped clients across the Isle of Man, Malta and beyond, to structure and safeguard what matters most.

We bring independent, cross-border expertise to aviation, maritime, property, corporate and trust structures.

Not sure what's lurking in yours? Let's shed some light on it.

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