



DESIGNED TO SUIT YOUR SPECIFIC NEEDS



BESPOKE INTERNATIONAL
RETIREMENT PLANS



Our bespoke international retirement plans offer employers the opportunity to establish a stand alone plan designed to suit their specific needs and authorised in a suitable offshore jurisdiction.

OUR PLAN DESIGN

- we can design your plan to closely replicate existing domestic plans
- the plan allows the sponsor to define contribution types, levels, matching and vesting rules
- as the sponsor you can specify member retirement ages and withdrawal options

Flexibility should be key to any plan; we understand that you cannot foresee all likely changes that will occur in the future, so you have the ability to change the plan in line with your changing needs.

LOCATION

- we are located in the Isle of Man, a well-regulated jurisdiction with specific international retirement plan laws
- there are no exchange controls, making movement of funds worldwide a simple process
- our plans have tax exempt status in the Isle of Man, taxation of benefits when they are taken is the responsibility of the beneficiary and governed by their own jurisdiction

A stable and tax neutral location like the Isle of Man ensures the plan is not under

threat by changes in political and economic volatility in the countries your employees are based.

LEGAL VEHICLE

- our solution is trust based, this is much more secure for your employees than an insurance or contract-based plan
- the plan assets are protected even if you, the employer, become insolvent
- in a trust-based plan the assets of members are segregated from those of the plan provider

The key objective of your plan is the provision and safeguarding of retirement benefits for your employees. A Trust arrangement is more likely the best fit for your organisations corporate governance policies, providing the independent oversight of members benefits.



OPERATIONS AND ADMINISTRATION

- we provide the Trustee, administrator and recordkeeper roles as part of the package
- we do not outsource any element, of our service to another party, ensuring we control the quality of service we provide to our clients
- we have developed an interactive website to allow both you and your employees to manage the plan online
- members are able to instruct switches, investment allocations, make data changes and nominate beneficiaries online
- the website provides both member and plan sponsor valuations and reports based on the latest available fund prices

Experience and accessibility are key to the smooth operation of your retirement plan, especially as it covers your employees in overseas locations. Direct access to the people who know your plan will ensure your requests are dealt with efficiently.

INVESTMENT CHOICES

- with our bespoke plans we offer open architecture investment options
- we provide access to globally recognised external fund managers
- our relationships enable us to access institutional class of funds which are not normally available to individual investors
- where a client specifically requests retail funds are used, we rebate any commission from the fund manager back to members as additional dividends
- our plans allow for model portfolios or life styling strategies
- if you wish you can also appoint an independent investment advisor to monitor the fund performance.

It is important to ensure that the plan operates smoothly and efficiently. The underlying investment range is key to ensuring this: hence your choice of funds should be focused on daily traded funds without transaction charges or redemption penalties.

We believe transparency is paramount to forging long-lasting mutually beneficial relationships. We prefer clients choose institutional class funds over retail class funds where possible. Institutional class funds offer reduced management fees; retail class funds have higher fees which will impact the performance and ultimately the member benefits.

FEES AND CHARGES

- our plan pricing is fully transparent
- 100% of contributions made are invested on behalf of the members
- we do not accept any remuneration or rebate from the fund managers, or any other party involved in the plan

We believe our fees are fair and commensurate with the services we provide, and we will always be transparent.



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iPlan Retirement Solutions Limited is a company incorporated in the Isle of Man No. 123460C and is registered with the Isle of Man Financial Services Authority as a Professional Retirement Benefits Schemes Administrator.