



EFFECTIVE, FLEXIBLE GLOBAL SOLUTIONS



RETIREMENT PLAN SOLUTIONS  
FOR MULTI-NATIONAL EMPLOYERS



# CONTENTS

Introduction.....	3
About us.....	4
About the Isle of Man.....	5
Why choose us.....	6
Our independence.....	8
Client profile.....	9
Bespoke solutions.....	10
Off the shelf plan .....	11
Individual plans.....	12
Mobile workforce .....	13
Keep up to date online .....	14
Contact us .....	16

## Simplicity

freedom from complexity, intricacy, or difficulty.

# ARE YOU A GLOBAL EMPLOYER?

With more organisations working across multiple jurisdictions and their employees becoming increasingly mobile, the need for an effective, flexible global retirement plan is even more important today.

Expatriate or third country national ("TCN") assignments are a significant investment for an employer and require a huge commitment from the employee. Competition for these unique group of employees is fierce, and the compensation package employers offer needs to reflect the value employers place on these key staff.

As an expatriate or TCN assignments can be relatively short and, over the course of a career can take individuals to multiple locations. Therefore, to



simplify their retirement planning you require an international retirement plan provider that can understand your unique needs. If you are a multinational organisation that has expatriate,

TCN and even some key local national employees around the world, it is vital to consult an international retirement plan specialist firm.



## ABOUT IPLAN RETIREMENT SOLUTIONS

### **iPlan Retirement Solutions**

is a leading independent provider of international retirement plans for multi-national employers and their expat and TCN employees around the world.

### **iPlan Retirement Solutions**

offers our clients the security, flexibility and commitment to service they should rightly expect from a partner chosen to manage their global retirement plan. As an established provider of international retirement plans for a variety of employers in all

shapes and sizes, operating in all corners of the world, we make it our business to reduce the administration impact on your business, as well as the unique needs of your global employees.

Established in 2009, we have built long term relationships with our clients helping to support their employees saving for the future. Based in the Isle of Man we are a registered "Professional Retirement Benefit Schemes Administrator" with the Isle of Man Financial Services Authority.

### **Fairness**

free from bias, injustice or impropriety.



## ABOUT THE ISLE OF MAN

The Isle of Man is a British Crown Dependency island located in the Irish Sea between the UK and Ireland. It is a politically stable and financially robust jurisdiction with the oldest continuous parliament in the world. The parliament, known locally as Tynwald has had an unbroken existence for over 1,000 years.

The island established itself as an international financial services centre with the creation of a specific financial services regulator in 1983. Unique at the time, the Isle of Man introduced international pension regulations under the Retirement Benefit Schemes Act 2000 to cater for the globally mobile employee.

Although enjoying a close relationship with the UK the Isle of Man has its own laws and independent taxation.





## WHY CHOOSE IPLAN RETIREMENT SOLUTIONS



### SECTOR EXPERIENCE

We are a specialist company focusing on the establishment, administration and oversight of retirement benefit plans for the globally mobile employee sector. The international retirement

benefit sector providers can be split into two types, those that utilise an insurance contract as the core vehicle and those that use a Trust structure. We operate using the Trust based model, our management team have experience in both camps.

Using the knowledge gained over the years we believe we have chosen the best model for both the employers who sponsor them and their employees that benefit from them.

An insurance contract is an asset of the employer and thus not protected from its creditors in the event of it encountering financial problems. The Trust on the other hand is a contract between the employer and the Trustee for the sole benefit of the employees (subject to any vesting rules the employer may adopt). Insurance contracts can be quite rigid requiring the plan to adhere to typical attributes, whereas a Trust plan can be much more flexible, and rules can be adapted to meet the requirements of the employer.



## PERSONALISED SERVICE

Our team is dedicated to providing all our clients, large and small, with a high level of service with a personal touch.

We understand that all multi-national employers are different and so too are their requirements for service partners they can rely on. We recognise that our clients' employees are in multiple different time zones and will want access to their retirement plan information at times that suit them. To cater for this population we have developed a secure and intuitive web portal available 24/7. If a member or their employer requires help navigating or managing their online account, our staff are happy to take their

calls or respond to their specific emails to steer them in the right direction and resolve any queries.

## OUR EXPERTISE

Our key management team have been with us from the start and collectively have over 55 years' experience running retirement plans for global employers.

**Brian Bodell** is the Managing Director; he is a Fellow of the Association of Chartered Certified Accountants and has overall responsibility for the company operations with specific focus on overseeing accounting and regulatory reporting. He has been involved in retirement plan administration for more than 20 years and has previously headed

the international plan operations in the Isle of Man for AIG and HSBC.

**Rob Drummond** is a Director and holds a BSc (Hons) in Mathematics and is responsible for the client servicing team, Rob has been involved in financial services for more than 20 years. Having spent the last 13 years in various roles administering international plans.

**Rob Webber** is a Director and has responsibility for managing the investment administration and reporting team. Rob has a background in banking with his responsibilities focused on investment administration and custody. Rob has been involved in retirement plans since 2007.



## OUR INDEPENDENCE

As an independent retirement benefits plan provider, we are accountable only to our clients, our participants and our regulators. We offer a wide variety of investment options within our plans, provided by the leading global fund managers giving employers the choice of which funds their plan will utilise. By leveraging on long established relationships with these fund houses we are able to access institutional class funds which are not ordinarily available to individual investors, and which offer lower fund manager costs than their equivalent retail class funds.

Our income is generated from the fees we agree with our clients for managing their plans, we do not receive any form of compensation from the funds or any other external party. We are focused solely on our clients and our success is intrinsically linked to the relationships we have developed with them.

### Transparency

the quality of being open, honest and clear.



## WHERE OUR CLIENTS OPERATE

### **iPlan Retirement Solutions**

proudly supports a diverse range of clients, large and small, around the world in many jurisdictions, industries and sectors, including but not limited to:

- Multi-national Organisations and Corporations
- Non-Governmental Organisations (NGOs)
- Global Banks
- Global Contactor Companies
- International School and Universities
- Humanitarian Organisations
- Pharmaceutical Companies
- Individual Expatriates and Third Country Nationals





# BESPOKE SERVICES AND PRODUCTS

## **iPlan Retirement Solutions**

can provide its clients with bespoke solutions to meet their specific needs. Some employers want a bundled solution encompassing the various elements of running a retirement plan with one provider whilst others prefer to un-bundle the services and contract with different parties with specific strengths or for internal governance reasons.

We are happy to work within either arrangement. Most of our clients use a bundled approach, but we also provide Trustee services only to some and third-party administration services to others.



Bespoke plans can be established that allow the sponsoring employer total control to define the plan rules,

many use this approach to closely replicate the provision available to home country staff, such as 401k or 403b type plans.

## OFF THE SHELF MULTI-EMPLOYER PLANS

For the employer who wants a simpler, quicker option, our flagship product, the iPlan Occupational Retirement Benefit Plan (“iPlan Occupational”) provides the solution. Structured as an umbrella Trust to accommodate multiple unconnected employers in segregated plan accounts,

the iPlan Occupational takes a product-based approach, requiring employers to simply sign up to the terms of the plan. This is quicker and less expensive than creating a stand-alone arrangement whilst still being fully authorised and regulated by the Isle of Man Financial Services Authority.



The iPlan Occupational offers employers a large degree of flexibility over certain rules of the plan as well as still providing access to the same independent funds from the leading fund managers. Some of the key attributes as well as an example of some of the fund managers we can provide access to are listed below:

KEY FEATURES OF THE IPLAN OCCUPATIONAL	FUND MANAGERS WE WORK WITH
Low cost international retirement benefit plan	BlackRock
Online access for both employers and participants	Franklin Templeton
Secure transmission of data through our plan portal	Goldman Sachs
Flexible benefit options for participants	HSBC
Access to leading fund providers	MFS Meridian
Reduced client administration strain	PIMCO
Option for leavers to roll over to a personal plan	Vanguard



# ROLL OVER TO A PERSONAL PLAN

## INTERNATIONAL PLANS FOR YOUR TERMINATING EMPLOYEES

In most cases, sponsors of an occupational retirement plan don't really consider what happens to the account of employees who leave employment before retirement. Inevitably this leads to some of these ex-employees leaving their benefits within the plan as "deferred accounts" which is not necessarily what the employer would want.

We have established a roll-over product, the "iPlan Personal" to cater for these precise circumstances. This solves the problem for employers by giving employees an equivalent



option to their existing plan and thereby avoiding a build up of deferred accounts in an employer sponsored plan over time. It also gives the employee a simple option to remain invested in an

international retirement plan and transfer the institutional funds they have without the need to sell out and re-invest.

## SUPPORTING YOUR GLOBALLY MOBILE WORKFORCE

As an employer supporting your overseas assignees, you will be all too aware that personal concerns for themselves or their families can lead to an international assignment failing, the cost of this can often be significant to the organisation. Thus, it makes a lot of sense to invest in a good employee benefits package for these key personnel, and a key part of that package should be a retirement plan to take care of their long-term financial health.

An international group retirement plan does not have to be expensive or difficult to establish and maintain, selecting the right partner to bring this to fruition can significantly help. **iPlan Retirement Solutions** can provide you with the right plan to meet your organisations objectives, provide a valuable

benefit to your employees and all while reducing your administration strain internally.

Companies and organisations in many industries and sectors rely on **iPlan Retirement Solutions** because we have the experience, knowledge and superior service that they require. We work with clients around the world who have varying numbers employees within their expatriate and TCN populations. All our plans are fully compliant under FATCA and CRS, we undertake all the reporting required under these regimes.

An international retirement benefit plan provided by our firm will protect your organisations bottom line while helping you retain and attract the best employees.





## KEEP UP TO DATE AT WORK, AT HOME AND ON THE GO



**iPlan Retirement Solutions** provides both employers and employees access to their plan through a secure website to enable you to keep track of your plan, the portal is laid out in a clear and easy to navigate style. It allows maintenance of data held on a participants' account such as personal

details, nominated beneficiaries, investment elections and security information. It has the current values using the latest unit and pricing information and fact sheets provided by the fund managers. You can run reports and statements as well as export or print transactional data.

We report annually on all accounts under either the FATCA or CRS requirements depending on the citizenship and residence of the relevant employees, ensuring the plan remains compliant with international legal requirements.

## LEGAL DISCLOSURE

**iPlan Retirement Solutions Limited** is registered as a Professional Retirement Benefits Scheme Administrator with the Isle of Man Financial Services Authority. Please note that some of the products and services described or advertised in this brochure and on our various websites may not be available to residents and organisations of certain jurisdictions, depending on regulatory constraints, including Canada and the U.S. Please contact **iPlan Retirement Solutions Limited** for more information about your specific jurisdiction. The information contained in this brochure does not constitute a solicitation to transact business in any way. While every effort has been made to ensure that the information contained on our websites is correct, **iPlan Retirement Solutions Limited** is not

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advice. As such, it should not be used or relied upon as a substitute for consultation with professional financial, legal, tax or investment advisors.

We report annually on all accounts under either the FATCA or CRS requirements depending on the citizenship and residence of the relevant employees, ensuring our plans remain compliant with international legal requirements. **iPlan Retirement Solutions Limited** is committed to ensuring the privacy of all our clients. Staff conduct is bound by strict client confidentiality rules, respecting the private nature of all client data and communications. Please contact us for more details.



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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.

