



## INTERNATIONAL GROUP PENSION PLAN (IGPP)

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A flexible pension plan sponsored  
by your employer

OFFSHORE

  
**ALEXANDERFORBES**  
Securing your financial well-being

## ALEXANDER FORBES OFFSHORE WHO WE ARE AND WHAT WE DO

### Group Plan

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*Our extensive range of pensions and employee benefits consultancy solutions ensure that our clients receive the best advice on how to build and protect their assets before and during retirement*

The Alexander Forbes Group is one of the largest Employee Benefits Consultants in the world and as part of our corporate offering in the Channel Islands Alexander Forbes Offshore, based in Jersey, provides our clients with an extensive range of pensions and employee benefit solutions.

The core framework of our business includes administering local and international corporate pension schemes alongside the provision of a wide range of risk services. We also operate our own Jersey approved personal and group pension schemes.

We pride ourselves on cultivating productive relationships with our clients in order for us to assist them in making effective management decisions, which will ensure the creation and longevity of their financial wellbeing throughout their careers and into retirement.

#### WHY CHOOSE AN INTERNATIONAL GROUP PENSION PLAN?

Each International Group Pension Plan (IGPP) is bespoke and designed to meet current and future needs. We understand that each individual has different requirements and our international pension platform has been developed with flexibility at the forefront to take account of this.

The IGPPs we currently administer range in size and complexity but each one is built around specific client needs. The key benefits of the IGPP are as follows:

- It is a structure which allows you to accumulate assets in an offshore trust
- Whilst the funds remain offshore they roll up tax free
- You can invest in an IGPP no matter where you work\*\*
- You have access to low cost professionally managed portfolios or self-select
- You can invest into funds that are GBP or USD denominated
- You can access the benefits at any age after age 50
- You must access the benefits by the time you are 75
- The fund can provide you with either a lump sum or income
- There is a transparent charging structure

\*\* Jersey and Guernsey residents are not permitted to join the Alexander Forbes International Pension Plan

# ALEXANDER FORBES OFFSHORE INTERNATIONAL GROUP PENSION PLAN

## What does the Alexander Forbes International Group Pension Plan offer?

Alexander Forbes Offshore has extensive experience administering large and small international pension schemes across a range of industry sectors around the world.

We have always kept two key objectives in mind when developing our International Group Pension Plan:

- provide an international pension that is market leading for its flexibility and design;
- provide ongoing pension administration services that can be tailored for each individual with very competitive charges.

### ACCUMULATING ASSETS

Funds can be accumulated by transfers from similar international pension arrangements, one-off single contributions or regular monthly contributions.

These funds will be invested to meet your long-term objectives, for example:

- When do you wish to access your fund?
- How much risk are you prepared to take in the investment process?
- Which one of the range of investment strategies meets your needs?

### THE INVESTMENT APPROACH

Our investment model uses the services of specialist investment professionals to manage our clients' funds. Your pension will be invested in the Alexander Forbes Investments Global Fund (the "Fund"), a Jersey based regulated collective investment scheme, comprising a range of risk profiled sub-funds, managed by Alexander Forbes Investments Jersey Limited ("AFIJ").

As part of the evolution of Alexander Forbes Investments from a multi-manager to an outcomes-based investment provider, since 2014 it has developed a relationship with Mercer, one of the largest multi-managers in the world with \$240 billion under management (as at 31 March 2018).

We believe that the collective investment expertise of Alexander Forbes Investments and their relationship with Mercer provides clients with a robust framework which combines your long-term pension investment goals with global investment management expertise to create a complete solution relevant to you.

Alexander Forbes Investments' investment strategy combines its expertise in portfolio construction, asset allocation and risk management with access to Mercer's global reach, depth of investment manager and strategy research and operational due diligence. The Alexander Forbes Investments approach aims to improve returns by reducing the risk and volatility profile of the strategy employed to generate improved returns by blending the most appropriate Mercer investment funds as the main building blocks of the Fund.

For USD based investors you can select from a range of six funds: Strategic Global Equity Fund, Strategic Global Aggressive Fund, Strategic Global Balanced Fund, Strategic Global Moderate Fund, Strategic Global Conservative Fund, Strategic US Dollar Liquidity Fund

For GBP based investors you can select from a range of five portfolios: the AF All Equity Fund, the AF Dynamic Fund, the AF Balanced Fund, the AF Conservative Fund or the AF Sterling Cash Fund.

The fact sheets and Key Investor documents for the USD and GBP funds can be found in the literature library on the Alexander Forbes Offshore website [www.alexanderforbesoffshore.com](http://www.alexanderforbesoffshore.com).



### LIFESTYLE STRATEGY

Alexander Forbes Offshore currently operates a lifestyle switching programme if required, which takes into account the fact that investments need to do different jobs for your pension plan at different times.

- Many years from retirement they are designed to maximise wealth creation whilst matching the level of investment risk that you have chosen.
- The closer you get to retirement our automated pension life-styling programme will gradually switch, with the aim of protecting accumulated assets.

### SERVICES

Most other international pension providers have to fit the client's needs around the constraints of their administration platform.

Alexander Forbes Offshore takes a completely different view and is able to put the client's needs first and adapt the administration platform to meet their requirements.

### SECURE ONLINE ACCESS

Secure online access is offered as an added feature to your plan. In our experience the majority of members prefer to speak to their client manager, but where online access is selected it allows you to carry out a variety of simple functions at the press of a button:

- view current fund values;
- view number of units purchased;
- change address/contact details;
- request copies of previous annual benefit statements.

Our range of online services provides you with a quick and simple way to keep track of your pension plan.

### DEDICATED CLIENT SERVICE TEAM

Our highly experienced team is on hand to help members. The team can deal with a variety of queries from member statements to fund switches, payment reconciliation to surrender statements.

As a member you will have a dedicated contact within the team and a helpline which operates 09:00 - 17:00 Monday to Friday.

### INDIVIDUAL FINANCIAL ADVICE

At Alexander Forbes Offshore we pride ourselves on the quality of advice our members receive which is designed to give a holistic review of current and future financial planning needs.

Our highly trained and skilled consultants will be on hand to offer advice across the whole of the market so your financial planning requirements can be met.

### AFTER YOU JOIN

After you join, we will send you a welcome pack which includes:

- your membership certificate and the terms and conditions that apply to your company plan; and
- a personal initial statement.

### REGULAR UPDATES

Every year we will send you a statement showing how much has been paid into your pension fund and what it is currently worth.

We will provide regular fund performance analysis and recommendations regarding lifestyle and fund switching as required. If asked, we will also present in person to your employees alongside our Independent fund analysts who will brief members on current market conditions and anticipated market/fund changes.

### ALEXANDER FORBES OFFSHORE FEES

We can supply you with a detailed proposal including fees and charges upon request.







OFFSHORE



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