





Introduction

The Overseas Pension is the retirement plan of choice for the discerning investor who wants a safe, tax efficient home for their pension. The Overseas Pension is available to both residents and non-residents of Guernsey through its UK QROPS status. The trustee and administrator is Fairbairn Trust Company Limited which is the offshore fiduciary arm of the Nedbank/ Old Mutual Group, whose ultimate parent is Old Mutual plc, a FTSE 100 company. Old Mutual, was founded in 1845.

The Overseas Pension provides an unrivalled combination of:

- ~ A stable, tax-free and trusted jurisdiction in Guernsey.
- ~ Institutional backing from a recognisable, financially strong and highly respected institution.
- ~ The potential for substantial tax savings.
- ~ Full compliance with Guernsey and UK regulations.
- ~ Investment flexibility.
- ~ Where required, access to UK qualified and authorised specialist pension transfer advice.
- ~ The ability to appoint a Discretionary Fund Manager
- ~ Access to the Transact Investment Platform

The Overseas Pension is open to residents of Guernsey and residents of most other countries in the World. The Overseas Pension may be of particular interest to individuals who have left or are intending to leave the UK and have UK pension benefits that they wish to transfer.

For individuals who have been non-resident in the UK for the past five tax years the key advantages of The Overseas Pension are:

- The ability to leave your pension to your family free from UK taxation.
- No requirement to purchase an annuity or Alternatively Secured Pension – ASP.
- Greater control and freedom over your investments.
- 25% of the pension fund can be taken as a tax-free lump sum.

The Overseas Pension allows you to invest in an extensive selection of assets and investment vehicles including, but not limited to:

- Cash accounts.
- Gilts and bonds.
- Shares (equities).
- Unit trusts, Investment trusts, OEICs, Exchange traded funds, etc.
- Discretionary investment management.
- Property.





The Overseas Pension offers several investment options

Advised

Your professional adviser will have unique access to the Transact investment platform, thus combining the finest QROPS and wrap account available. Transact gives you access to an unrivalled choice of collective investments and equities all on one easy to administer platform.



Discretionary

For clients with, or clients of, discretionary investment managers we are pleased to offer The Overseas Pension subject to our normal due diligence procedures. Fairbairn Trust Company Limited already have arrangements in place with a number of discretionary fund management firms. Please contact us to see if your investment manager is currently on the “approved” list.

If you do not have a discretionary investment manager we would be delighted to introduce you to a reputable UK regulated firm with experience in managing money for overseas clients.

Specialist

Please contact us with any specific investment requirements and we will endeavour to accommodate your request. This would include property investments.





Fairbairn Trust Company Limited

Fairbairn Trust Company Limited is the trustee and administrator of The Overseas Pension and specialises in the provision of offshore Trust and Company Services to protect the accumulated wealth of individuals and families resident throughout the world. Fairbairn Trust Company Limited is the offshore fiduciary arm of the Nedbank/Old Mutual Group, whose ultimate parent is Old Mutual plc, a FTSE 100 company. Old Mutual, which was founded in 1845, is one of the world's leading financial services groups. The group manages approximately £259.4 billion (June 08) on behalf of its global client-base, with major market presence in Europe, North America and Southern Africa.

Fairbairn Trust Company Limited is licensed by the Guernsey Financial Services Commission under the Regulation of Fiduciaries, Administration Businesses and Company Directors, etc. (Bailiwick of Guernsey) Law, 2000 to carry out Fiduciary Duties and Company Administration.

Guernsey

In today's highly taxed economic environment, it may please you to know that The Overseas Pension is free from all Guernsey tax for non-Guernsey residents. That means no Guernsey: income, capital gains or inheritance tax (Guernsey does not have VAT). Guernsey residents will be liable to local taxation. You should seek specific, professional tax advice relevant to your own country of domicile and/or residence.

Guernsey is protected by the British Crown, but has been independent since the 13th century. The island offers political stability and constitutional independence from the UK, having its own legislature, judicial system and tax laws.



What is a QROPS

QROPS abbr. Qualifying Recognised Overseas Pension Scheme

In April 2006, it was announced that individuals with UK pension rights who have or will become non-resident in the UK for tax purposes, could move their pension benefits out of the UK to a Qualifying Recognised Overseas Pension Scheme – QROPS - with the Revenue's approval. Think of it, if you will, as an International Pension.

The rules of the scheme should, for the most part, correspond to the rules governing an authorised UK pension scheme. However, a QROPS is generally a more flexible option for individuals who have left or are leaving the UK permanently.

To Proceed

For application forms and additional information please visit our website:

THE  OVERSEAS PENSION

www.overseaspension.com

The Overseas Pension,
Fairbairn House, PO Box 192,
Rohais, St Peter Port,
Guernsey, GY1 3LT

General enquiries please call:

+44 (0) 20 8209 9251

Email: info@overseaspension.com

Existing clients please call our service line

+44 (0) 1481 710 895



Important Information:

The Overseas Pension Scheme is only available through Professional Advisers and we recommend that independent financial advice is obtained before transferring your pension. Additionally, tax advice should be taken in your country of residence or intended country of residence.

Fairbairn Trust Company Limited is licensed by the Guernsey Financial Services Commission under the Regulation of Fiduciaries, Administration Businesses and Company Directors, etc. (Bailiwick of Guernsey) Law, 2000 to carry out Fiduciary Duties and Company Administration. The registered offices are: Fairbairn House, P O Box 192, Rohais, St Peter Port, Guernsey GY1 3LT.



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