

CONSULTANCY SERVICES FOR INTERNATIONAL PENSION SCHEMES



BENEFIT DESIGN

We are able to advise on benefit structure options for specific cases having regard to the nationality of the individual, the country of employment, the expected country of retirement and the social security benefits provided in the country of employment.

We can also advise on the currency in which the benefits are to be provided. This is coupled with advice in relation to the most cost effective methods of providing such benefits.

DOCUMENTATION SERVICES

We can provide a drafting service for the scheme documentation (to include an Interim Deed (if required), Definitive Trust Deed and Scheme Rules) and will liaise with the client, local advocates and the employer's legal advisers in the production of the final documentation for execution. We are also able to arrange for the approval of the documentation by the States of Guernsey Income Tax Department.

PENSION TRUSTEESHIP AND ADMINISTRATION

We are able to provide trusteeship services to schemes in Guernsey through our trustee company, BWCI Pension Trustees Limited, together with associated pension administration services.

MEMBER COMMUNICATIONS

We are able to help with a full range of options in the communication of benefit information to members. These could include

- drafting individual letters of announcement setting out a member's benefits on joining the scheme
- assistance with providing annual benefit statements
- drafting an annual trustees' report to members
- designing an appropriate members' booklet
- providing on-line access to members giving full details of their pension benefits, including a benefit statement.

INVESTMENT SERVICES

We are able to assist in the determination of an investment strategy, the selection of an appropriate investment manager and in the subsequent monitoring of investment performance. Separate factsheets are available to describe our services in this area.

INSURANCE SERVICES

We can advise upon the need for reinsurance (for example in relation to the lump sums payable on death and the purchase of annuities) and can arrange for suitable insurance cover.

BWCI GROUP

Established in 1979 the BWCI Group is the largest group of actuaries and consultants in the Channel Islands with over 100 staff encompassing a wide range of disciplines.

The BWCI Group is a member of Abelica Global, the international network of leading independent actuarial firms.

FURTHER INFORMATION

For further information on this and other services provided by the BWCI Group please contact mail@bwcigroup.com, or visit our website at www.bwcigroup.com.



Focused

because we are focused on our clients' needs and provide a service to suit their individual requirements.

Practical

because we deliver solutions in practical, commercial and cost-effective ways.

Innovative

because we seek innovative solutions to complex financial problems using advanced analytical tools and software.

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