



SOVEREIGN

INTERNATIONAL PENSIONS

WHY SOVEREIGN?

Market leading proposition – Sovereign is widely acknowledged as a market leader in the provision of international pensions, having been at the forefront of the provision of Qualifying Recognised Overseas Pension Schemes (QROPS) since enabling legislation was first introduced in 2006. With a range of both trust and contract based QROPS administered from a number of well regulated jurisdictions, Sovereign offers the broadest proposition in the market place. Sovereign also offers a specific UK Self Invested Personal Pension (SIPP) for international members, and as with all Sovereign personal pension plans, members may switch between the Sovereign range of schemes without charge, allowing maximum flexibility. Sovereign also offers Qualifying Non-UK Pension Schemes (QNUPS) from three jurisdictions.

- **Expertise** – Sovereign employs a team of highly-qualified legal specialists, accountants, pensions technicians and tax advisors across its global office network. Independent actuarial support is also available for more complex cases.
- **Global Presence** – Sovereign has a truly global reach with 26 offices worldwide including the UK, continental Europe, the Middle East, Africa, Asia and the Caribbean. With local specialists in each location, Sovereign clients can be assured of continued service and support, wherever they may end up living.
- **Scale and Stability** – The first Sovereign office opened in Gibraltar in 1987. Sovereign has since grown into what is now one of the largest independent trust companies in the world. The group has built assets under administration in excess of US\$5 billion.
- **Regulation** – All of Sovereign's trust companies are appropriately licensed and regulated in the jurisdiction in which they operate. Pension schemes operating from Gibraltar, Malta, the Isle of Man and Guernsey are all subject to a robust and proactive regulatory framework.
- **Industry Representation** – Sovereign representatives currently chair the Gibraltar Association of a Pension Fund Administrators (GAPFA) and the Isle of Man's Association of Pension Scheme Providers (APSP). Sovereign is represented at senior levels on the Malta Association of Retirement Scheme Practitioners (MARSP), the Guernsey Association of Pension Providers (GAPP), as well as the Association of Member-Directed Pension Schemes (AMPS) and the Pension Scams Industry Group (PSIG) in the UK.

SovereignGroup.com

Bahamas ■ Bahrain ■ British Virgin Islands ■ China – Beijing, Shanghai ■ Cyprus ■ Gibraltar ■ Guernsey
Hong Kong ■ Isle of Man ■ Malta ■ Mauritius ■ Portugal ■ Seychelles ■ Singapore ■ South Africa ■ Switzerland
Turks and Caicos Islands ■ United Arab Emirates – Abu Dhabi, Dubai ■ United Kingdom – London, Wirral