

THE CONSERVO INTERNATIONAL RETIREMENT PLAN

A flexible and tax-efficient savings vehicle for internationally mobile individuals wishing to optimise planning possibilities whilst working overseas. Designed with four entry levels tiered to suit a variety of retirement planning budgets.

Conservo is classed as an International Retirement Plan and is a low cost and highly flexible vehicle for retirement savings. It is a Guernsey-based multi-member retirement annuity trust and qualifies for an exemption from Guernsey Income Tax. The Trustee of the Plan is Sovereign Trust (Guernsey) Limited, a trust company licensed and regulated by the Guernsey Financial Services Commission.

FOUR FEE LEVELS BASIC/BUILDER/CLASSIC/PRO

CONTRIBUTIONS

- One-off or *ad hoc* payments, and regular contributions
- Can receive cash or existing offshore assets
- Funding is uncapped

RETIREMENT BENEFITS

- Available from age 50 and before age 75
- May be taken as a lump sum, an income stream or combination of both
- No requirement to purchase an annuity
- No prescribed drawdown limits

INVESTMENTS

Very flexible and accepts most assets including:

- Cash, quoted and unquoted shares and fixed interest securities
- Commercial and residential property*
- Offshore insurance bonds
- Loans to Members

TAX ADVANTAGES

- Assets may be passed to any nominated beneficiary on death or into trust
- Exempt from Guernsey income tax
- Tax-free growth
- Effective estate planning

*Non-standard investments, including property, will only be permitted within the 'Pro' fee level option

The Plan starts from £500 to establish and has annual administration fees from £500.

For more information, contact your local Sovereign representative.

The information provided in this document does not constitute advice to clients or any third party and no responsibility will be accepted for any loss occasioned directly or indirectly as a result of persons acting, or refraining from acting, wholly or partially in reliance upon it other than for its intended purpose.