

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 three 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.

THREE ENTRY LEVELS

BUILDER	CLASSIC	PRO
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CONTRIBUTIONS

- One-off or ad-hoc payments
- 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:

- Panel of pre-approved investment options
- 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

COSTS

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

For more information, contact your local Sovereign representative.