# INTERNATIONAL OCCUPATIONAL PLANS

One Plan - Multiple Purposes

#### Who can go into a plan?

- Employees that do not fit into one of your domestic pensions or it is not appropriate
- Local national employees (additional tier to any local pension)
- Contractors
- Mobile employees (short, medium or long term overseas)
- Leadership/critical staff
- All of the above

## What can you use an international plan for?

Objectives to suit your requirements. A plan can be a hybrid and have one or multiple objectives for different populations:

# **RETIREMENT**

**Employer and Employee** match/mandatory/voluntary contributions

Can limit access by age 50+

Or

Once they leave your employment

## **SAVINGS**

Employee contributions with optional Employer contributions

## Access can be limited by:

Life event such as: Marriage, land/house purchase, education, health, hardship

Or

Maximum percentage, frequency and/or contribution type

## **EXECUTIVE**

Employer regular and/or ad hoc bonus payments

Additional benefit for C Suite or critical employees

# What are the benefits?

#### **EMPLOYERS**

- Solves problems
- Efficiencies as only deal with one provider
- Economies of scale and harmonisation

#### **EMPLOYEES**



- Rolls up and pays out gross of tax
- Portable
- Easy and safe way to save and invest

### **WANT TO KNOW MORE?**

Please contact our experts who will be happy to help



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