

Sovereign Pension Services (Gibraltar) offers workplace pension schemes designed to help employers comply with Gibraltar pension rules while providing employees with long-term financial security. From defined contribution pension plans to flexible workplace pensions, we create cost-effective, compliant solutions that benefit both businesses and their teams.

SOVEREIGN TAILORED PLAN

A fully customised pension solution designed around your company's structure and workforce. Ideal if you want maximum flexibility and control within the requirements of Gibraltar's Private Sector Pensions Act 2019.

SOVEREIGN CORE PLAN

A cost-effective, pre-approved pension scheme that's quick to set up and easy to manage. Perfect for small to mid-sized businesses that want a compliant, high-quality solution without the expense of a bespoke plan.

SOVEREIGN FOUNDATION PLAN

The same trusted Sovereign quality, but for micro and small employers. This scheme provides an affordable, straightforward way to meet pension obligations without unnecessary complexity.

Feature	SOVEREIGN TAILORED PLAN	SOVEREIGN CORE PLAN	SOVEREIGN FOUNDATION PLAN
Best for	Large / growing companies needing flexibility & bespoke solutions	Small to mid-sized businesses wanting a quick, cost-effective, compliant solution	Micro to small businesses wanting a simple and affordable solution
Customization	Fully customised trust deed, scheme rules, member comms, branding options	Standard ITO-approved documentation and communications	Standard ITO-approved documentation and communications
Set-up time	Longer (bespoke legal & compliance process)	Faster (pre-approved scheme, ready to launch)	Faster (pre-approved scheme, ready to launch)
External Costs	Employer covers own scheme costs	Shared costs across multiple employers keep fees lower	No external costs*
Investment options	Wide choice of funds; tailored to workforce	Wide choice of funds; same core investment universe	Wide choice of funds; same core investment universe
Employee engagement	Tailored communications, co-branded docs, launch presentations	Standard employee booklet, launch support, Knowledge Hub	Standard employee booklet, launch support, Knowledge Hub
Compliance	Gibraltar IORP-approved, meets EU directives	Gibraltar IORP-approved, meets EU directives	Meets Gibraltar requirements

**Future regulatory fees may apply, invoiced by and payable to the GFSC. **Subject to any changes in EU law.*

Common Features:

- Adviser support | dedicated wealth adviser appointed to trustee
- Employer Self-Service (ESS) | employer portal where servicing requirements can take place
- Member Self-Service (MSS) | member portal where details can be updated and information of pensions can be found
- Knowledge Hub | resource of useful guides, as well as fund and market information

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