



Professional Adviser

International
Fund & Product
Awards 2011

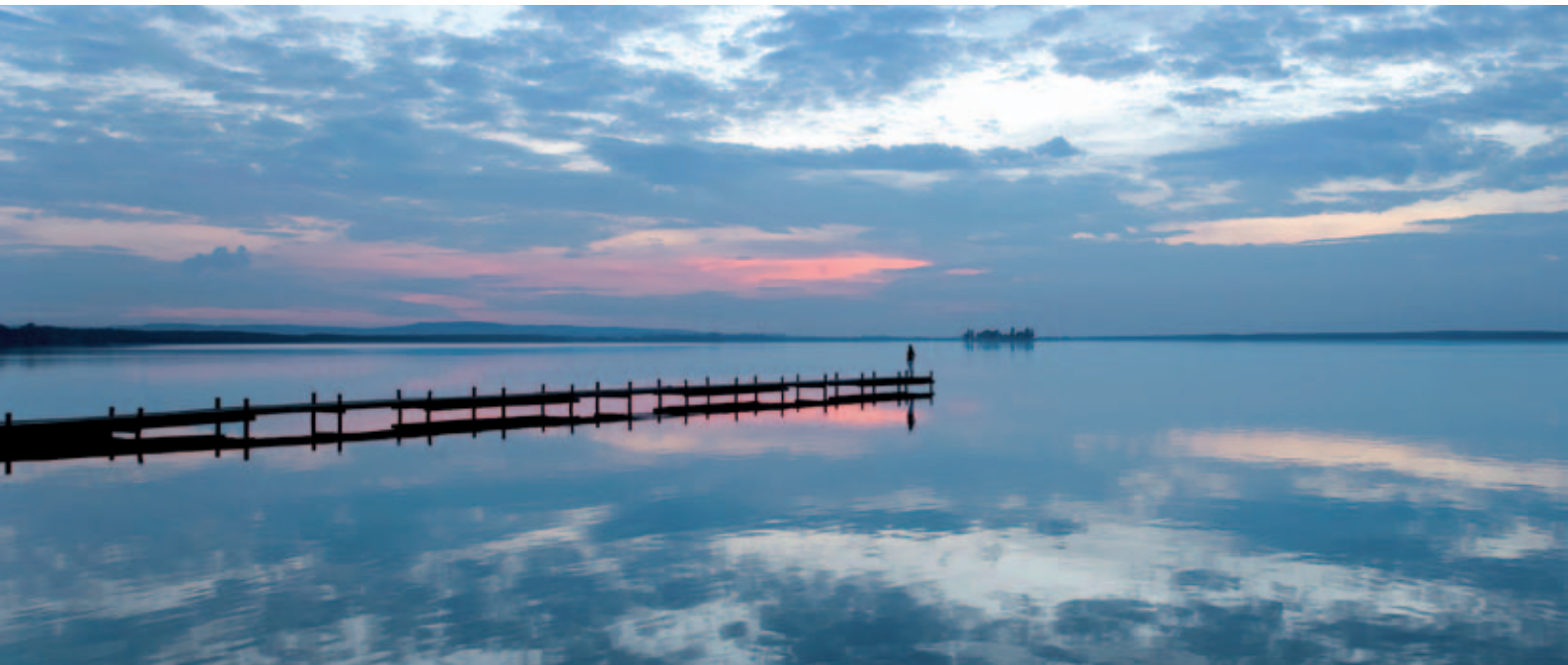
Best QROPS
Provider

Winner



THE  **OVERSEAS** | **QROPS**
PENSION | **QNUPS**
SERVICE SECURITY SUPPORT

 **fairbairn**
TRUST COMPANY



THE OVERSEAS PENSION | Service Security Support

INTRODUCTION

WHAT IS THE OVERSEAS PENSION?

The Overseas Pension is the award-winning International Pension range from Fairbairn Trust Co Ltd including QROPS and QNUPS. Our retirement plans offer substantial tax planning opportunities, combined with extensive investment options within a competitive and transparent charging structure.

THE OVERSEAS PENSION PROVIDES:

- > The potential for substantial tax savings
- > The only QROPS and QNUPS provider that is part of a FTSE100 Group Company
- > Extensive choice of Investment Platforms, Discretionary Fund Managers & International Bond Providers
- > A stable, tax-free and trusted jurisdiction in Guernsey
- > Full compliance with Guernsey and UK regulations

WHY CHOOSE THE OVERSEAS PENSION?

We provide an unrivalled combination of service, security and support. Fairbairn Trust Company Ltd is part of the Nedbank/Old Mutual Group ~ a FTSE100 company.

SERVICE

We deliver:

- > An efficient, reliable and expedient service
- > The resources and scope to deal with a rapidly growing QROPS & QNUPS market
- > A dedicated and experienced team of administrators
- > Investment flexibility

SECURITY

We offer:

- > The only QROPS and QNUPS provider that is part of a FTSE100 Group Company
- > HMRC recognised QROPS
- > The reassurance of a highly regulated jurisdiction ~ Guernsey

SUPPORT

We provide:

- > Dedicated technical support team
- > Specialist knowledge of UK and Guernsey pension regulations
- > Comprehensive website, including an informative adviser section
- > Online tracking facility for advisers

WHAT IS A QROPS?

A Qualifying Recognised Overseas Pension Scheme is an international pension that facilitates the transfer of UK pension funds without incurring a tax charge. For individuals with UK pension rights who have, or will become non-resident in the UK for tax purposes a QROPS can have significant taxation and investment advantages.

WHO CAN JOIN THE SCHEME?

The Overseas Pension is available to residents of Guernsey and most other countries in the world. The Overseas Pension QROPS may be of particular interest to individuals who have left or are intending to leave the UK and have UK pension benefits that they wish to transfer.

UK personal and corporate pensions can be transferred, as well as final salary schemes that are not in payment. Additionally, Guernsey personal and corporate pensions can be transferred.

KEY ADVANTAGES

For individuals who have been non resident in the UK for the past five tax years the key advantages of The Overseas Pension QROPS are:

- > Pension income paid without deduction of UK tax
- > The ability to leave your pension to your family free from UK tax (up to 55%)
- > No requirement to purchase an annuity
- > Greater control and freedom over your investments
- > 30% of the fund can be taken as a tax-free lump sum



WHAT IS A QNUPS?

A Qualifying Non-UK Pension Scheme, is an international pension that facilitates tax efficient savings for retirement, flexible payment of retirement benefits and a wide range of investment options.

WHO CAN JOIN THE SCHEME?

Guernsey and non-Guernsey residents aged 18 or over (transfers into the Scheme can be made at any age).

KEY ADVANTAGES

Funding

- > No limit on contributions
- > No need to have any employment (relevant) income to make contributions
- > Can be funded by contributions or a transfer from an International Pension or QROPS
- > Single and regular contributions

Growth

- > No capital gains tax
- > No UK income tax on non-UK source income from investments
- > No lifetime limit on fund size
- > No investment restrictions, multiple currency options

Benefits

- > UK IHT and local succession taxes may not be payable from the QNUPS fund upon death
- > QNUPS should avoid local succession law, enabling the client to control who inherits
- > Flexible income can be deferred until age 75
- > If UK income tax is due, only 90% of the income is taxable
- > Ability to take a lump sum of up to 30%
- > No requirement to purchase an annuity
- > No reporting requirements to HMRC



INVESTMENT FLEXIBILITY

The Overseas Pension offers a wide selection of assets and investment vehicles including, but not limited to:

- > Cash accounts
- > Gilts and bonds
- > Shares (equities)
- > Mutual funds, Unit trusts, Investment trusts, OEICs, Exchange traded funds, etc
- > Life Company International Bonds and Investment Platforms
- > Investment Property (via an offshore company which can be provided by Fairbairn Trust Company Limited); commercial and residential for QNUPS, commercial only for QROPS unless investment is made through a genuinely diverse investment vehicle
- > Discretionary Fund Managers
- > Online 'execution only' broker
- > Multiple currency options
- > Self Investment





FAIRBAIRN TRUST COMPANY LIMITED

We specialise in the provision of offshore Pension, Trust and Company Services to protect the accumulated wealth of individuals and families resident throughout the world.

Fairbairn Trust Company is the offshore fiduciary arm of the Nedbank/Old Mutual Group, whose ultimate parent is Old Mutual plc, which is a FTSE 100 company. Old Mutual, which was founded in 1845, is one of the world's leading financial services groups, managing approximately £270.4 billion.

We are licensed by the Guernsey Financial Services Commission under the Regulation of Fiduciaries, Administration Businesses and Company Directors, etc. (Bailiwick of Guernsey) Law, 2000 to carry out Fiduciary Duties and Company Administration.

Fairbairn Trust Company Limited is one of the largest trust providers in Guernsey with the experience and size to deal efficiently and professionally with all aspects of QROPS and QNUPS administration and, as they become more popular, having sizeable and scalable resources will continue to distinguish us from our competitors.

GUERNSEY

Guernsey is protected by the British Crown, but has been independent since the 13th century. The island offers political stability and constitutional independence from the UK, having its own legislature, judicial system and tax laws.

Guernsey is one of the world's premier financial services centres because it offers:

- > Strict regulation of financial service providers
- > Political stability
- > A favourable tax regime

The Overseas Pension is free from all Guernsey tax for non-Guernsey residents. That means:

- > No Income Tax
- > No Capital Gains Tax
- > No Inheritance Tax
- > No VAT



Not all QROPS and QNUPS providers are the same

We aim to provide the highest levels of Service, Security and Support to protect your family wealth for future generations, which is why...

The Overseas Pension is the ideal home for your retirement savings

To Proceed

For application forms and comprehensive information please visit our website:

www.overseaspension.com

info@overseaspension.com

www.overseasqnups.com

General Enquiries

+44 (0) 20 8209 9251

Existing Clients

+44 (0) 20 1481 710 895

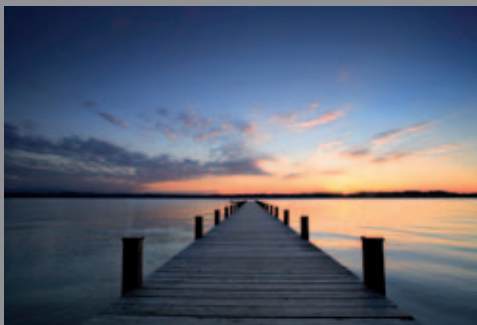
The Overseas Pension, Fairbairn House, PO Box 192, Rohais, St Peter Port, Guernsey, GY1 3LT

Important Information

We recommend taking independent financial advice and tax advice in your country of residence.

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SERVICE SECURITY SUPPORT

Fairbairn House, PO Box 192 Rohais, St Peter Port, Guernsey, GY1 3LT

Tel: +44 (0) 20 8209 9251 Email: info@overseaspension.com

www.overseaspension.com

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