

MOORE STEPHENS

A photograph of three business professionals sitting in a modern office environment. A woman in a blue dress is seated in the center, smiling and gesturing with her hands while holding a document. She is flanked by two men in business attire, one on the left and one on the right, both looking towards her. They are seated in black leather chairs with metal frames around a small glass coffee table. The background features large floor-to-ceiling windows that offer a view of a bright, outdoor area with trees and buildings. The floor is highly reflective, mirroring the people and the furniture.

iPlan Occupational

International retirement planning -
made easy

PRECISE. PROVEN. PERFORMANCE.

Moore Stephens Retirement Solutions Limited

In today's challenging global market and as new territories open up, many organisations face the challenge of preparing and supporting their international workforce for an even greater variety of overseas postings. The solutions put in place must be both cost effective and efficient.

This represents a vital investment in company resources, and an important decision in terms of providing a complementary remuneration package to attract and retain key staff and of course any such package should include an international retirement benefits plan.

Moore Stephens Retirement Solutions Limited ("MSRS") specifically designed the iPlan Occupational to meet this employer need. As the Trustee MSRS takes on the long term fiduciary responsibility of your plan and the interests of members. We also provide full administrative support to your employees including 24/7 interactive access enabling them to manage their retirement account.

iPlan Occupational – international retirement planning made easy

iPlan Occupational is an international retirement benefit solution designed specifically for multi-national groups and companies wanting to provide a retirement benefit to expatriate, third country national and, where appropriate, local national employees.

Structured as a Multi-employer umbrella trust that the employer applies to, iPlan Occupational has been developed to meet this need and takes an 'off-the-shelf' approach to simplify the implementation of an international retirement plan for employers.

As a result iPlan Occupational brings together the benefits associated with an international retirement plan but with the cost benefits of participating in an established plan structure.



iPlan Occupational – employer benefits

- Multi-employer umbrella Isle of Man trust deed – employers apply to participate in the scheme;
- Isle of Man trust structure – independently held and managed assets providing:
- flexibility over certain plan rules applied to your plan – contribution rates, matching, vesting etc;
- segregation of assets from other applicants;
- simplified implementation – your plan will be up and running in the quickest time possible;
- transparent and cost effective pricing – allowing clear and accurate budgeting;
- choice of currencies – including US Dollar, Euro and Sterling;
- audited at the trust level means no plan statutory audit requirements fall on the company and in so doing, deliver a cost saving;
- web access providing operational oversight; and
- plan booklets and forms can be tailored to your needs.

iPlan - member benefits

- member assets segregated from employer and the trustee;
- member benefits paid as a lump sum on retirement, leaving employment or on death;
- benefits paid free from Isle of Man tax;
- choice from a range of offshore investment funds;
- offshore investment funds at 'wholesale rates';
- no Isle of Man tax applied to funds held;
- 24/7 online interactive access to member account;
- online fund switching and redirection; and
- beneficiary election online.



Contact information

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Moore Stephens is regarded as one of the world's leading accounting and consulting networks. Moore Stephens Retirement Solutions Limited is a company incorporated in the Isle of Man No.123460C and is registered with the Isle of Man Financial Services Authority as a Professional Retirement Benefits Schemes Administrator. Registered offices: 26-28 Athol Street, Douglas, Isle of Man IM1 1JB. Feb16 R442.4