

# Why join the iPlan?

Moore Stephens Isle of Man  
Retirement Solutions

[www.msrs.im](http://www.msrs.im)

It's simple really - the younger you are when you join, the greater the accumulated benefits and the higher the standard of living you and your family can expect when you finish working.

In fact, as life expectancy increases, governments are placing greater emphasis on individuals to make their own provisions for their retirement and not rely solely on the State for their retirement income. So it's important to have a plan, an iPlan.

## What is the iPlan?

The iPlan is a retirement plan designed specifically for international and mobile employees to give them a safe and secure means to save for their retirement. It is provided and operated by an independent Trustee and Administrator acting on behalf of its individual members. The iPlan can be set up and sponsored by the employer or by an individual as their personal, entirely self-funded plan.

## Benefits of the iPlan:

- Your employer may contribute towards your retirement
  - if your plan is sponsored by your employer and they are offering you the chance to join the iPlan, your employer will tell you how much they will contribute on your behalf and how much you may contribute on your own. You should bear in mind though that your employer may not be prepared to contribute to another pension or savings arrangement if you do not take up this option.
- You can plan when to take your benefits
  - you may choose to start receiving your benefit from age 50 (or earlier on the grounds of ill-health). There is no requirement for you to leave employment before taking your benefit (except on the grounds of ill-health).
- You can opt for a 100% lump sum when you retire
  - the rules for international plans are generally more flexible when it comes to taking your benefits. The key difference with domestic pensions is that you can choose to receive a lump sum payment up to 100% of your fund.

- You're covered if you have to retire early
  - should you have to retire at any age due to ill-health, you have the option either to take the 100% lump sum payment or elect to receive a regular drawdown from your iPlan account at an amount and over a period set by you.
- Your money will be in safe hands
  - the iPlan is administered by Moore Stephens Retirement Solutions Limited (MSRS), a professional plan administrator authorised by the Isle of Man Financial Services Authority. MSRS specialises in providing plans to the internationally mobile sector. All contributions and any prior plan transfers made to the iPlan will be ring fenced from all other assets of Moore Stephens. No other plans operated by MSRS will impact on the iPlan or its member's benefits.
- It's simple to apply
  - for employer sponsored plans please contact your Human Resources Manager. For individuals please contact MSRS or visit [www.iplan.im](http://www.iplan.im). We will be pleased to help you.

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