

The Sovereign logo consists of the word "SOVEREIGN" in a bold, white, sans-serif font, followed by a small "TM" trademark symbol. This text is centered within a black rectangular box. A thin red horizontal line is positioned directly below the black box. The background of the entire page is a grayscale, close-up photograph of a compass rose, showing the needle and the degree markings on the dial.

SOVEREIGNTM

SOVEREIGN PENSIONS AND RETIREMENT PLANNING

PLAN TODAY – ENJOY LIFE TOMORROW

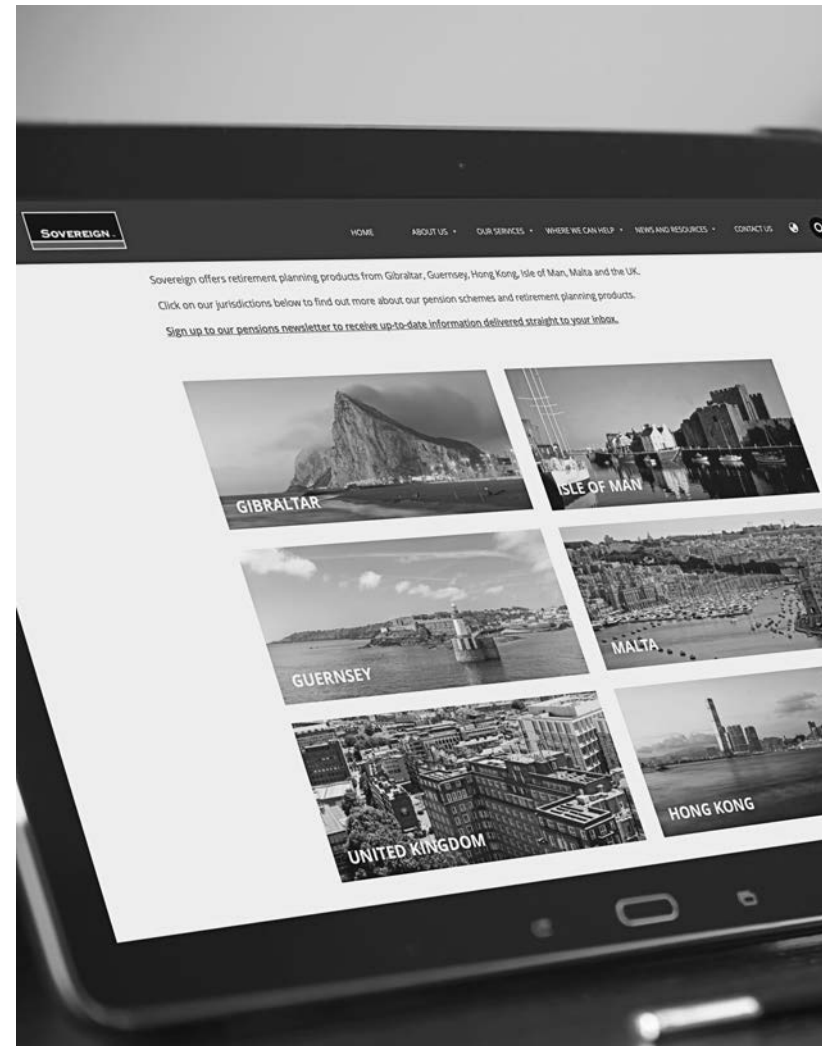
GIBRALTAR – GUERNSEY – HONG KONG – ISLE OF MAN – MALTA – UK

SOVEREIGN PENSIONS AND RETIREMENT PLANNING

Deciding on how best to use your pensions and savings is one of the most important financial decisions you will ever take. You've worked hard to achieve your lifestyle and you want to be able to maintain it in retirement. The choices you make now will affect you and your family for the rest of your lives. These decisions are not easy and, for the internationally mobile individual, retirement planning is further complicated by cross-border tax and legal considerations.

The key is to select a provider that offers retirement solutions across multiple jurisdictions. Sovereign understands the importance of choice, transparency and portability.

Our global office network, our independence, our reputation for excellence in scheme administration and our record of innovation and technical expertise has propelled the Sovereign Group to become a market leader in the transfer and provision of international pension schemes.





**INTERNATIONAL
ADVISER
GLOBAL FINANCIAL
SERVICES AWARDS '19**

WINNER

INTERNATIONAL
RETIREMENT PROVIDER

**LAST
WORD**

OUR SERVICES

Our award-winning pensions proposition encompasses both personal and occupational schemes, including:

- Qualifying Recognised Overseas Pension Schemes (QROPS)
- Qualifying Non-UK Pension Schemes (QNUPS)
- International Pension Plans (IPPs)
- Self-Invested Personal Pensions (SIPPs)
- Small Self-Administered Schemes (SSASs)
- Employee Benefit Trusts (EBTs)
- Corporate Pension Schemes.

Any individual considering a pension transfer should take specialist financial advice prior to commencing the process.

OUR GLOBAL NETWORK

Our pension administration teams in Gibraltar, Guernsey, Hong Kong, the Isle of Man, Malta and the UK work together with dedicated relationship managers in key global hubs – including Europe, the Middle East, Asia and Africa – to ensure that service can be maintained to clients and introducers around the world and around the clock.

This multi-jurisdictional capacity, combined with the technical knowledge provided by our in-house specialists and qualified actuaries, provides all the support you may need to ensure the seamless transfer of your pension assets.

It also enables Sovereign to cater for any alterations to a member's situation over time, providing suitable options should residency or other circumstances change.

- SOVEREIGN OFFICES





OUR LICENCES

Sovereign operates in jurisdictions that provide for secure, reliable and well-regulated pension administration. We are authorised by financial regulators to conduct pension business.

Where necessary our pension schemes, trustees and scheme administrators are regulated by:

- The Guernsey Financial Services Commission
- The Malta Financial Services Authority
- The Gibraltar Financial Services Commission
- The Isle of Man Financial Services Authority
- The UK Financial Conduct Authority
- The Hong Kong Registry for Trust and Company Service Providers



OUR RETIREMENT SOLUTIONS

Sovereign offers retirement solutions from a number of different locations. It also offers a market leading number of QROPS schemes with a variety of pricing models and diverse structures (including both trust and contract-based schemes), as well as both international and UK domestic SIPP products.

These schemes have a transparent charging structure and the option to switch seamlessly within our range without charge. This allows us to take a 'best fit' approach to reflect your personal circumstances and the size of your pension fund. It also enables us to respond easily to any changes.

Sovereign's schemes are specifically designed for internationally mobile individuals and have the flexibility to:

- offer investment into a broad range of assets
- accommodate multi-currency investments and payments
- offer flexi-access or phased drawdown and segmentation
- pay full pension income to your partner
- pass residual funds to your nominated beneficiaries.

Sovereign has made substantial investment in its network, administration systems and infrastructure. We also offer in-house expertise beyond pure pension product provision.



OUR CORPORATE PENSION SCHEMES

We are also able to assist in setting up and administering occupational pension schemes. From bespoke solutions to off the shelf schemes, Sovereign can cater for a range of employee benefit arrangements. Our award-winning team of experts will help you design, establish and roll out occupational pension schemes to your staff as well as provide you with any ongoing support you or your teams may need. Our investment advisory arm, Sovereign Wealth, will also be able to provide further guidance should you wish to tailor the available investment options to suit your business.

Sovereign offers occupational schemes from Hong Kong, Guernsey, Gibraltar, Isle of Man, Malta and the UK, with a range of solutions for local and international employers.





ADDITIONAL EXPERTISE

Our services cover a broad spectrum including scheme administration, technical pension knowledge, actuarial services, tax planning, wealth structuring, reporting and compliance.

Investment risk profiling for clients can also be provided through Sovereign Wealth, our stand-alone, fully regulated asset management subsidiary.

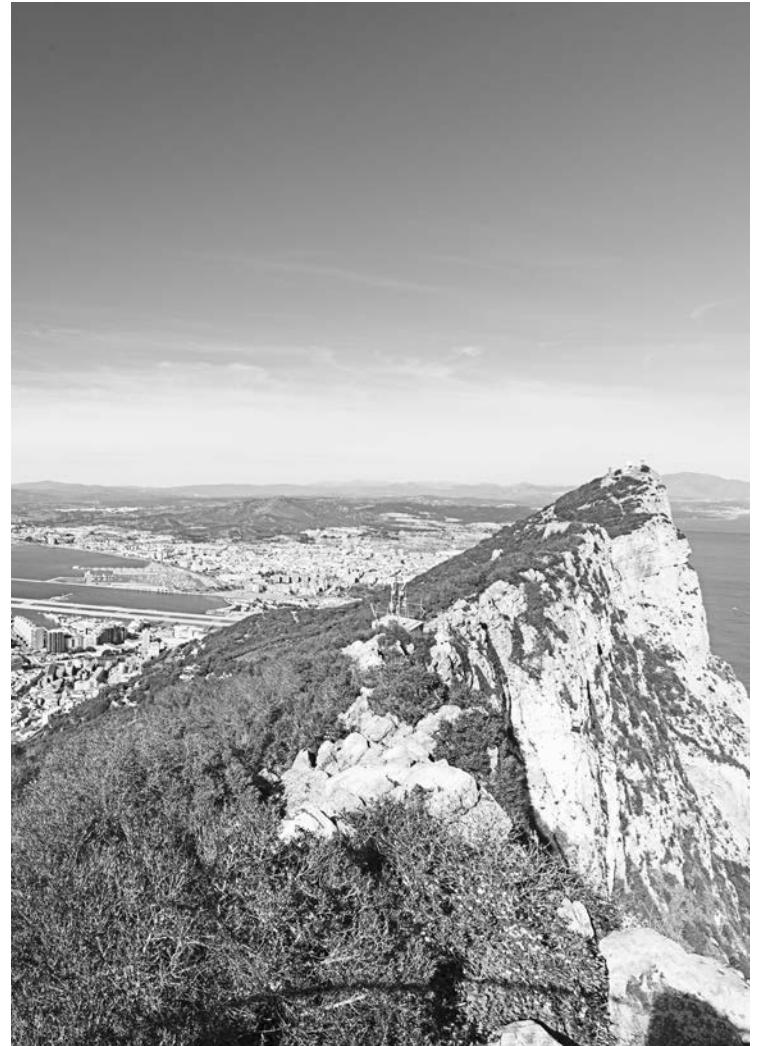
Sovereign uses the services of its fully regulated asset management company to monitor all investments and ensure that investment choices made by the members or their advisers satisfy the members' tolerance for risk and any investment parameters of each scheme, providing peace of mind to both trustees and members alike.

The International Financial Adviser Support (IFAS) service is a unique online portal providing expert guidance via Pentech, our professional actuarial partners. In addition to critical yield reports, sales quotations and calculators, IFAS facilitates the production, if required, of the all-important transfer value analysis system (TVAS) report.

ABOUT SOVEREIGN

Sovereign opened its first office in Gibraltar in 1987 and has since grown into one of the largest independent providers of regulated financial services in the world. It currently manages over 20,000 clients that include companies, entrepreneurs, private investors or high net worth individuals and their families – and has assets under administration in excess of US\$10 billion.

It has a network of offices or agents in all major international finance centres. Sovereign is committed to ensuring that its compliance and legal obligations – and those of its clients – are met. In all jurisdictions that require it to be licensed, it holds the appropriate authorisations. To obtain these licences, Sovereign has demonstrated financial stability, probity, the professional competence and integrity of its staff and the robustness of its systems.



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SPCA5/3/17042020

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