



INTEGRITY, TRANSPARENCY, SIMPLICITY



DE-MYSTIFYING
RETIREMENT PLANNING



As a global audience, sometimes the message we receive through the media tends to spell 'doom and gloom'.

That said, occasionally we do get to hear positive things, one of which is that we can all expect to live longer than our predecessors. Of course, while we do not know what the future holds, we do know that if we are living longer then we can look forward to many more years in retirement than previous generations.

Although that is both good news and bad news, it is certainly not great news if you haven't prepared.

The first step is to start thinking about retirement and planning for your later years so that you will be as comfortable as possible. To do that you need to start planning for your financial

future. But when is a good time to start planning for retirement? The perception most of us have is that 'retirement planning is only for those in their forties or fifties. Even then if we never get around to it, the state will always support us. Won't they?'

In fact, the harsh reality that many are discovering is that the 'state' will not be able to maintain our lifestyle in retirement and that governments are now encouraging us all to make our own independent arrangements.

The answer as to when to start planning is...NOW!

The sooner we can start saving, the longer we have to build up a retirement fund.

But what prevents us from starting to save in our early years for an inevitable event that could still be some way off into the future?



Often, it is affordability. Sometimes it is because we have other aspirations. It may be because we don't really understand investments so like to have our savings in a bank where we can "see them" or maybe we simply do not trust the financial services industry.

Unfortunately, some in the financial services industry have not helped; we have all heard a story about an investment consultant keen to sell a product because they are paid a commission. Not surprising then that we're often suspicious that the only reason a financial services company talks to us is to make themselves some commission. With some retirement plans they don't even invest all of our contributions on our behalf.

We are continually hearing about stock market volatility, countries increasing their debt and retirement ages being increased - all gloomy pictures of something almost too painful to think about.

As serious as these things are, you cannot allow anything to be

an excuse to avoid planning for retirement and for those working internationally there are also other considerations.

As the global economy expands, more people than ever are working away from their home territories, very often leaving behind domestic retirement programs.

This creates some special planning opportunities and having recognised these, the offshore financial services industry has developed products to meet the retirement planning needs of the transient employees.

Quite simply, over the years, the industry has learned that the best way to help is to listen.

We, at **iPlan Retirement Solutions** have listened to the concerns and reluctance that individuals have had towards retirement planning, and we have developed suitable solutions to address their issues.

Our solutions offer a transparent charging structure, are flexible,

provide access to offshore investment funds and are available in several currencies including US Dollar, Euro and British Pound Sterling.

In addition, we also provide members with 24/7 access to an interactive website to help them to manage their account from wherever they are located. Further, for NGO's we have created a plan specifically for this community and its employees.

In conclusion, retirement planning is more important today than it has ever been. Letting past prejudices or fears that you may have towards retirement planning cloud your judgement could prove to be foolhardy. In today's world regulators require much more transparency making such concerns less prevalent.

A retirement plan provided by **iPlan Retirement Solutions** can be the solution you have been looking for. To find the option that best fits your current circumstances and will put your employees on the path towards a more financially secure future, contact us for an informal discussion.



iPlan Retirement Solutions Limited

26-28 Athol Street Douglas Isle of Man IM1 1JB

CLIENT SERVICING TEAM

☎ +44 (0) 1624 697240 ✉ clientsupport@iplan.im

www.iplan.im

iPlan 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.

