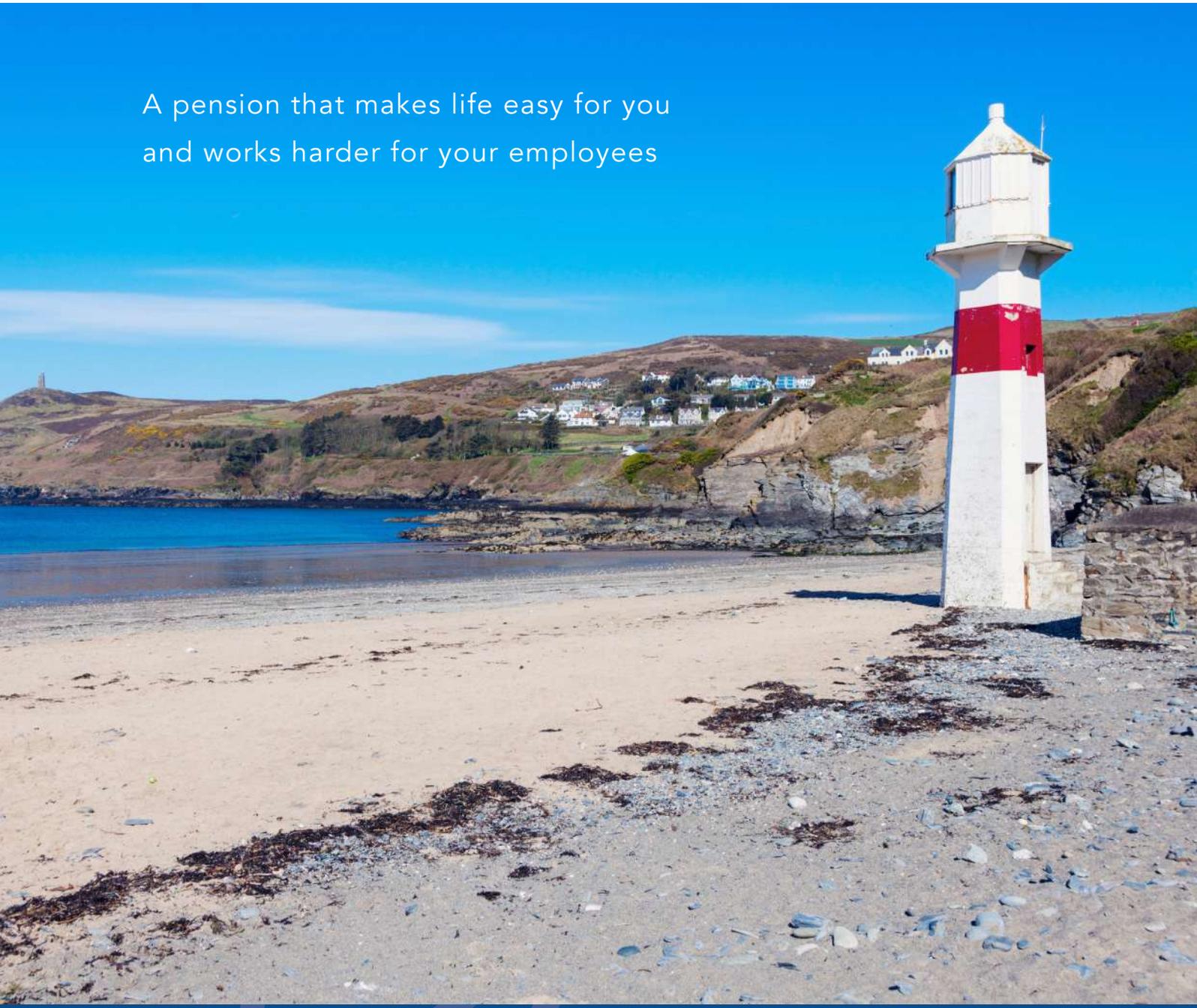




SIMPLE, EFFECTIVE, TRANSPARENT

A pension that makes life easy for you
and works harder for your employees



ISLE OF MAN WORKPLACE PENSION
A PENSION LIKE NO OTHER



IT'S TIME FOR SOMETHING DIFFERENT

We'd like to introduce you to the Isle of Man Workplace Pension.

It's a pension that will give your employees security, flexibility and a standard of transparency not previously seen in the local pensions industry.

We are **iPlan Retirement Solutions Limited** ("iRS") previously known as Moore Stephens Retirement Solutions Limited and we'd like to be your workplace pension provider.

We will help you provide a pension plan for your employees that's easy for them to understand and easy for you to maintain.

Our low charges ensure that more of the members' money remains their money.



OUR PEDIGREE

We may be a new name in the local pensions market but we're not new to pensions. iRS is run by qualified professionals with years of experience working in the industry. We are registered with the Isle of Man Financial Services Authority as a Professional Retirement Benefits Schemes Administrator.

We are a local company with a global reach, providing pension services to local employers as well as to many multi-national organisations headquartered across the globe - names like HSBC, Standard Bank, Plan International and WaterAid.

Our key management team have been with us since inception in 2009, they bring with them a wealth of experience in this field having previously all worked in the pensions industry in the Isle of Man.

WHAT WE OFFER OUR CLIENTS

We are the sole provider of the Isle of Man Workplace Pension.

- we're a trusted partner to all our clients with an experienced and stable team.
- we provide a choice of investment funds independently managed by reputable, globally recognised fund managers.
- we preserve more of our members' money by not levying countless fees and charges.
- we keep things simple and transparent.
- we make your life easier, reducing your administration burden with the latest technology via our fully interactive website.



SCHEME TECHNICAL INFORMATION

The Isle of Man Workplace Pension is a multi-employer umbrella Isle of Man Trust structure, registered with the Isle of Man Financial Services Authority. It is a dual authorised scheme, holding approval under the 1989 Act and under the pension freedoms (Section 61h of the 1970 Act).

The Trustee and Administrator is **iPlan Retirement Solutions Limited**. Any employer organisation may apply to participate in the scheme; the organisation has flexibility over certain of the scheme rules to be applied to their members (contribution rates, matching, investment options etc).

Each employer's member accounts are segregated as a sub-plan and each member has two accounts, segregating their pots under each Act.

Maximising flexibility for employers and members



A FULL SERVICE PENSION SCHEME

From the outset a successful pension scheme needs employee buy-in. To put your plan in place we'll assist with each step of the implementation.

We take ownership of all regular communication related to your pension scheme membership, freeing up your time to focus on running your business.

Members can find scheme related information on the member website where you can also find details of your scheme contributions, investment funds and utilisation reports.

Each of our clients are important to us, our relationships are personal.

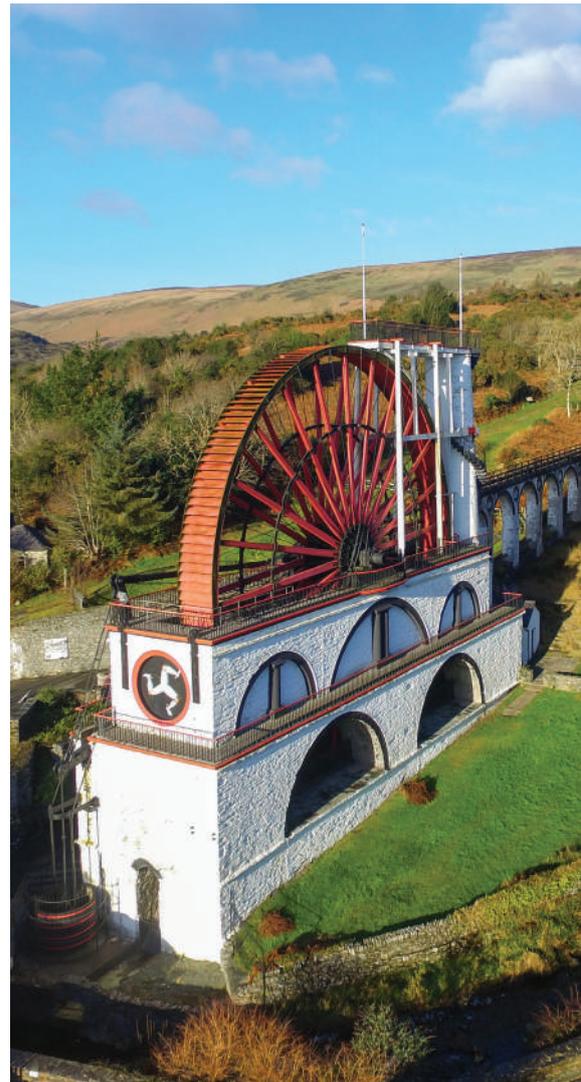
A TRANSPARENT CHARGING STRUCTURE

The Isle of Man Workplace Pension

- annual fee just 0.75%
- 100% of contributions invested
- external investment fund manager fees at institutional rates
- minimum scheme fee of just £500 per annum

- scheme fees can be settled either by monthly invoice to your company or by unit deduction from member accounts

Clean, simple and transparent



ARE YOU OVERPAYING ON FEES?

All service providers need to charge fees to stay in business, what's important though is that they are fair.

Whether you pay the scheme fees, or they're covered by the members, ultimately someone has to pay for the running of your plan.

We strongly believe that transparency is the most important thing in the provision of any service, and especially in financial services. Now we're bringing this approach to pensions.

By dealing direct with fund managers and by using only

institutional class funds we ensure investment charges are kept low.

We like to keep things simple, we're proud to be different.

HOW DO WE KEEP THE COSTS DOWN

iPlan Retirement Solutions has an efficient administration system supported by a user-friendly web portal which helps us keep our processes lean. By working smarter we keep our costs down which in turn improves pension returns for our members.

By providing members with access to a range of institutional class funds we help maximise their investment returns and

ultimately the size of their retirement pot.

Having the systems and the knowledge to offer all services in-house means we don't need to outsource.

Keeping the number of parties involved in your pension to a minimum, while always maintaining the excellent quality of service you'd expect of us.





FUND OPTIONS

With the Isle of Man Workplace Pension the funds available give members exposure to UK, USA, European and Global markets, and have risk profiles to suit members' investment appetites from lower, medium and higher risk categories. For those individuals who don't want to make individual investment selections we offer a choice of three managed investment portfolios.

The Cautious, Balanced and Adventurous Portfolios are made up of a selection of funds weighted to suit particular risk profiles, with Cautious having a higher proportion of liquidity and bond funds than equity funds, Balanced having a similar selection of funds but with less liquidity and bond funds and more equity funds and finally the Adventurous which has more of a weighting in equity funds.

So whatever your employees attitude to investment risk/ returns there's an option to suit, they have the flexibility of Self-Direct funds or can choose the simpler option of a Portfolio.

WE'RE BETTER BECAUSE

To get the most value for your employees we pool the contributions of all of our members and invest these into the selected funds. That way we're able to obtain 'wholesale' rates, the full benefit of which is passed directly to the members.

Future investment returns can never be guaranteed but by making sure that you only pay for the things that add value to your pension there will be more

money in the pot for members when they retire.

The selection of funds available in the Isle of Man Workplace Pension has been compiled by our Moore Stephens Financial Services Limited. We monitor them continuously to ensure they remain appropriate for our pension plan members.

**Your employees' future,
your choice.**



THE WAY WE DO BUSINESS

Our business is based on three core principles:

Integrity:

As the scheme trustee we take our responsibilities seriously, priding ourselves on delivering the best levels of service to you and your employees.

Transparency:

With no hidden fees or complicated investment choices, no tricks or side deals to generate commission you and your employees see exactly what's being charged.

Simplicity:

Pensions don't need to be complicated. Keeping things simple and easy to understand for you and your employees makes monitoring your pension easy.

IPLAN RETIREMENT SOLUTIONS

You've read what we have to say; we appreciate it.

We'd like to work with you to help you give your employees a pension you can be proud of, a pension that's not going to create extra administration for you.

If this sounds like a solution you'd like to explore then give us a call on 697240.

Client Services Team

ClientSupport@iplan.im





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.

